U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-3000

OFFICE OF ADMINISTRATION

November 30, 2018

Mr. Austin R. Evers
Executive Director
American Oversight
1030 15th Street, NW
Suite B255
Washington, DC 20005

RE: Freedom of Information Act Request
FOIA Control No.: 17-FI-HQ-02081

Dear Mr. Evers:

This letter is the first interim response to your Freedom of Information Act (FOIA) request dated and received on September 12, 2017. The FOIA request is currently the subject of litigation you filed in U.S. District Court for the District of Columbia, *American Oversight v. HUD*, Civil Action No. 18-0512. You asked for copies of the following Department of Housing and Urban Development records:

> All emails sent or received (including carbon copies or blind carbon copies) from January 20, 2017, to the date the search is conducted, by the individuals listed below and any individual using a non-government address (that is, an address ending in a domain extension other than .gov, such as .com, .edu, .net, .org). Emails to or from a personal email address, including emails forwarding otherwise responsive records, are responsive to this request.
>
> - Beth van Duyne
> - John Gibbs
> - Christopher Bourne
> - Lynne Patton

Your request is granted in part. The Department has processed 506 pages of the search results for this request and is releasing the pages deemed responsive. Enclosed is the first set of Beth van Duyne's emails. I am withholding cell phone numbers, personal email addresses, conference call access codes, and personal information regarding private citizens, including names, under Exemption 6 of the FOIA, because release of such information would constitute an unwarranted invasion of personal privacy. The interest of the general public in reviewing these portions of government documents does not outweigh the individuals' right to privacy.

The Department is still processing records that are responsive to your request. Appeal rights will be provided to you in the final response letter.

For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personal information, such as home address,

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telephone number, or Social Security number, all of which are protected from disclosure under FOIA Exemption 6.

If you have questions regarding your request, please contact Assistant United States Attorney Daniel Schaefer at (202) 252-2531 or Daniel.Schaefer@usdoj.gov. Thank you for your interest in the Department's programs and policies.

Sincerely,

Kimberly M. Griffin
Acting Deputy Director Executive Secretary
Office of the Executive Secretariat

Enclosures

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(b)(6)

(b)(6)



Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

09/17/2014

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(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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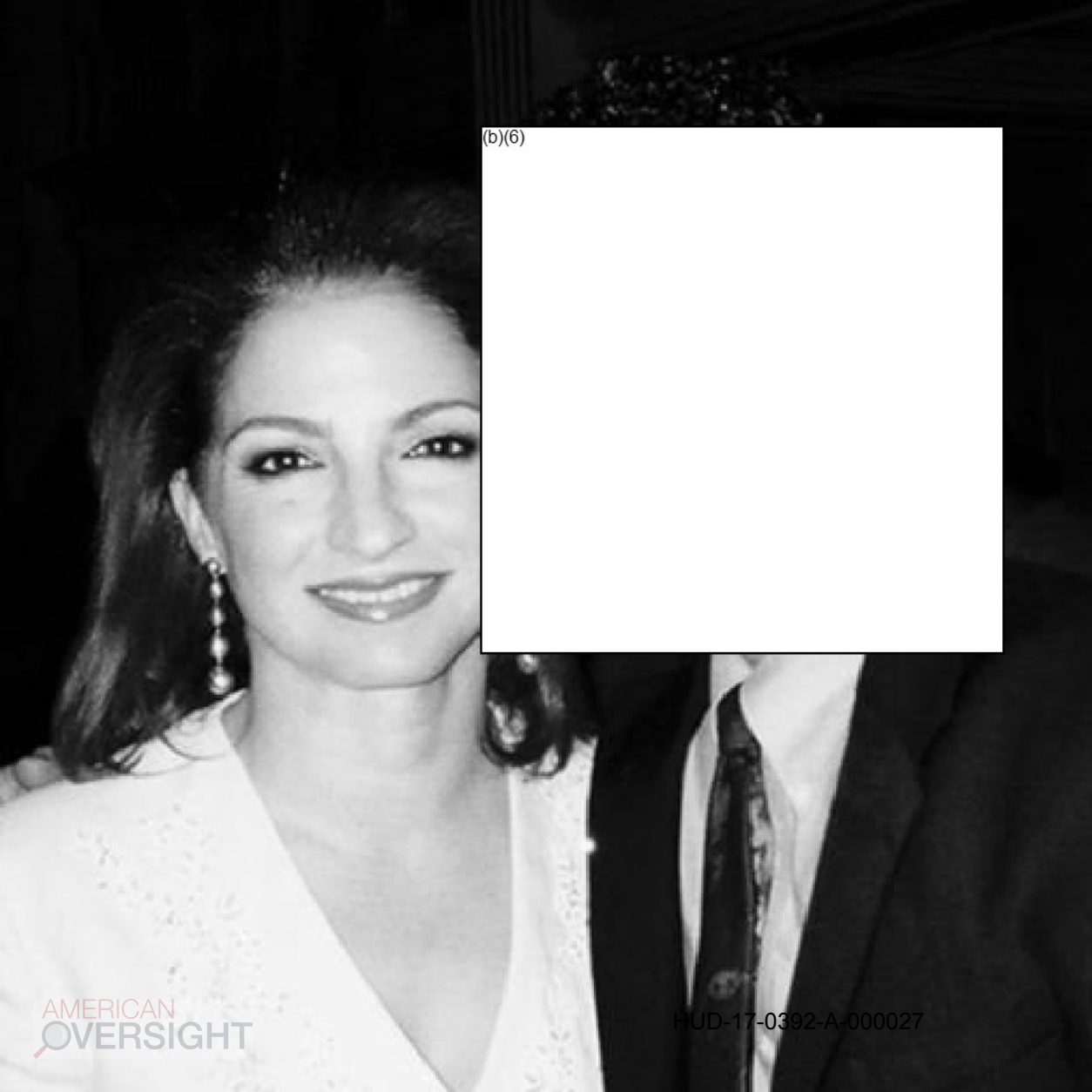


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From: Eric Selk
Sent: 7 Sep 2017 14:26:48 +0000
To: Van Duyne, Beth A
Cc: Oliver Samuel-Jakubos;Gerecke, Sarah S
Subject: HOPE NOW and Houston
Attachments: Hope Now Partnership to Create a Mortgage Assistance Center V2.docx

Hello Beth,

I would like to introduce myself and let you know what the HOPE NOW Alliance is working on.

The Alliance is a group of mortgage servicers formed as a response to the housing crisis 10 years ago. Since then we have worked on many issues to improve customer service and mortgage servicing process. We did some disaster relief work for Hurricane Sandy. It involved many stakeholders and built on the best practices of our typical loss mitigation events. The loss mitigation events have severed over 200,000 families across the country. We feel these efforts are imperative for the City of Houston and the surrounding areas. We do hope that HUD can join our efforts.

We work with Gayle Knowlson on the outreach events. She has been able to organize occasional outreach letters. The outreach letters and representatives from HUD are always deeply appreciated. The families usually know about the local events by the letters from services and HUD. As we know, sometimes a families will receive a letter from their servicer and not open it. This will have a unique challenge as we should not expect families to be receiving mail. We'll have to purchase media time or leverage earned media. The HUD counselors will be invited to participate in the events and could also serve as good local communicators.

Could you please consider HUD staffing an information table at the upcoming events in Houston? The goal would be to share the HUD disaster relief programs. "What can I expect if I'm an FHA loan?" will probably be the main question. The audience would be families impacted by the storm with an FHA loan. We have not designated a location for the events, but I want to have this on your radar. We're looking at the week of September 25th and the week of September 2nd.

Please let me know if you have any questions. I'm putting together a call with the mortgage servicers to start strategizing on the market. Would you like to be part of the calls? Either way, I'll make sure you have the heads up on the events.

Eric Selk
Executive Director
HOPE NOW Alliance
Support & Guidance for Homeowners

600 13th Street NW Suite 400
Washington DC 20005
Tel. 202-589-2449
Fax. 202-589-2526
Email: Eric@hopenow.com
Website: www.hopenow.com

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HOPE NOW Initiative to Create a Mortgage Assistance Center: *Partnership to Assist Those Impacted by Hurricane Harvey*

Goal: To provide a platform for engaging with customers on questions and concerns about their mortgage and property in the aftermath of hurricane Harvey.

The Houston housing market has been devastated with flooding and hurricane damage. HOPE NOW proposes a two-week experience (with the option to extend or move services) in the Houston market to serve the families of Hurricane Harvey. Conceivably millions of families will be impacted with storm damage; with many families not having flood insurance. The work facing the industry is incredibly important and in some cases lifesaving. HOPE NOW proposes a collaboration between the insurance companies, mortgage servicers and housing stakeholders to offer the City of Houston a consistent location where families can visit for mortgage services, general questions, education and assistance with paperwork. The location will be promoted through media outlets as most families will be displaced. Partners will include:

- Mortgage Servicers (up to 18 companies)
- Government Agencies (HUD, FEMA, DHS, etc.)
- HUD, Fannie and Freddie
- Insurance Companies
- Non-profits (United Way, Red Cross, etc.)
- Others

From prior HOPE NOW disaster efforts, there are recurring challenges and lessons learned in providing customer service. The customer experience usually involves several touch points and we'll strive to accomplish holistic customer service.

Specs on Outreach Space: *Ideally two spaces for one week each in different locations of the city.*

- Possibly a Gym and surrounding classroom space.
- Or Community Center with meeting rooms
- Approximately 100 3'-6' folding tables and chairs will be needed for set up.
- Assessable parking lot
- Service Hours 9am-6pm or comparable
- In the past, Schools and community colleges have been good locations because of wifi and space layout.

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From: (b)(6)

Sent: 19 Oct 2017 20:51:51 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
(b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
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(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;JessicaGHarden@gmail.com;JABARRAD@aol.com;Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com;(b)(6)

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)" Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) (b)(6) (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)" I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6) -

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based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

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(b)(6)

09/17/2014

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(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted] at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: Rodney Ames
Sent: 28 Sep 2017 13:32:47 -0500
To: Van Duyne, Beth A
Cc: Ames Becky
Subject: Re: Recent Beaumont Visit
Importance: Normal

Love your response!

Hope you have a good weekend.

Rodney

From: Van Duyne, Beth A
Sent: Thursday, September 28, 2017 11:33 AM
To: Rodney Ames
Subject: RE: Recent Beaumont Visit

Ahhhh! Lots of things going through my mind on that trip – maybe I was thanking my lucky stars for how creative Beaumont is in handling a crisis! Great seeing you and Becky again. We will get through this stronger than ever.

Glad to know the people we will be working with for years to come.

Take care, my friend,
Beth

From: Rodney Ames [mailto(b)(6)
Sent: Wednesday, September 27, 2017 10:55 AM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: Recent Beaumont Visit

Thanks again for visiting Beaumont last week.

Becky & I thought you might enjoy this photo.

We wanted to know if you were looking to the heavens saying "wow glad I am no longer a Mayor"!😎

Appreciate your efforts and let us know if we can ever be of service in SE Texas.

Regards,
Rodney Ames
(b)(6)

AMERICAN OVERSIGHT



Sent from my iPhone

Rodney Ames
(b)(6) cell
409-860-1805 office

AMERICAN OVERSIGHT

From: Beth.A.VanDuyne@hud.gov
Sent: 23 Oct 2017 18:56:00 -0500
To: Dan Gomez;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan,

Good to hear from you. Will definitely have time in my schedule to get together. I am CC'ing Leslie Bradley in the Fort Worth regional office.

Leslie – would you mind setting something up? I'd appreciate you being in attendance, as well.

Thank you,
Beth

Sent from my iPhone

On Oct 23, 2017, at 1:16 PM, Dan Gomez <Dan.Gomez@pillarincome.com> wrote:

> Regional Administrator Van Duyne,
>
> I hope you are well.
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> Thanking you and advance for your time and consideration.
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> Best Regards,
>
> **Daniel R. Gomez, Jr.**
> *Vice President*
> **Transcontinental Realty Investors, Inc.**
> *&*
> *Executive Vice President*

AMERICAN OVERSIGHT

Corporate Finance, Capital Markets Division
Pillar Income Asset Management, Inc.
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dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>

From: Morales, Zuleika K [mailto:zuleika.k.morales@hud.gov]
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Cc: Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
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AMERICAN OVERSIGHT

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<image002.png>



AMERICAN OVERSIGHT

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Sent: 23 Oct 2017 23:56:02 +0000
To: Dan Gomez;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne
Attachments: image002.png

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AMERICAN OVERSIGHT

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Pillar Income
ASSET MANAGEMENT

AMERICAN OVERSIGHT

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c. (b)(6)



Pillar Income
ASSET MANAGEMENT

AMERICAN OVERSIGHT

From: (b)(6)
Sent: 10 Nov 2017 00:16:12 +0000
To: Van Duyne, Beth A
Cc: (b)(6) (b)(6)
Subject: FW: FY-2017 Final Performance Plans
Attachments: SELF ASSESSMENT TIPS .PDF

FYI. Ms. Van Duyne,

May I get on your calendar for 30 minutes to speak with you?

Thank you,

(b)(6)

From: (b)(6)
Sent: Thursday, November 09, 2017 11:09 AM
To: Banis, Patrick L <Patrick.L.Banis@hud.gov>; Sweeney, Garry L <Garry.L.Sweeney@hud.gov>
Cc: (b)(6) Miles, Thurman G <Thurman.G.Miles@hud.gov>; Ferrell, Michelle A <Michelle.A.Ferrell@hud.gov>; Ponton, James W <James.W.Ponton@hud.gov>; Howard, Bonita E <Bonita.Howard@hud.gov>; Greene, Bryan <Bryan.Greene@hud.gov>; Hadley, Helen <Helen.Hadley@hud.gov>; Walsh, Mary V <mary.v.walsh@hud.gov>; (b)(6)
Subject: Fw: FY-2017 Final Performance Plans

To All:

1. I am concerned that I have not received my FY2017 Performance Element to which I can discuss with my Supervisor before getting the finale evaluation. According to Garry's below email on October 4, 2017, my supervisor will be meeting with me between October 18-31st to discuss my rating etc. Today is November 9, 2017, and I have not received my Supervisor's rating at all. I'm told it is FHEO; yet other FHEO employees in the other Fort Worth Branches (Programs, Enforcement etc.) have received theirs. Also, other FHEO Regional Offices have received their 2017, Performance Elements. l met my suspense to my supervisor and would like to finalize my FY2017 EPPES before finalizing on the FY2018 EPPES Performance Plan. I would also have enough time to review them since Garry's email states that the closeout of Fiscal Year 2017 Performance Plans in InCompass is November 30, 2017.

Additionally, the new **FY2018** Performance Plans allegedly came down from HQ HUD FHEO. The changes to our normal working conditions, were MANDATORY from Headquarters. Ft. Worth/Intake EOS's met to review and discuss the PLANS in a meeting on Tuesday, October 31, 2017. (Union Representative James Ponton was in attendance) Currently, these FY2018,

AMERICAN OVERSIGHT

Plans show in, InCompass, a "**Review to Finalize**" due by next Thursday, November 16, 2017. **I would prefer to finalize my 2017 report before you finalize new FY2018 EPPES.**

Can someone please check into why my, FY2017 Performance Elements are not accessible to me from my Supervisor.

*I will contact the Administrator Officer to ensure there are no problems with the InCompass system.

2. **Peformance Awards:**

Previous years, at the bottom of my EPPES, there was/is **a Performance Award Box** which states, "What Choice do I Prefer? Cash, Time, or WGI/Step etc." I noticed this in **FY2015**. However, in **FY2016,** as well as now, **FY2017**, there is a statement that asks, "Which Performance Awards do I prefer?" **However when I go to the DROP down box, there are no other choices; only the "Cash" option. I find that hard to believe that HUD would advertise options, yet only give me one option, Cash.**

FOR THE RECORD, I WOULD LIKE the WGI/Step INCREASE as my First Choice. (Cash is my second option!) I have asked for the WGI/Step Increase, for atleast the last 5 YEARS consecutively. Since I filed a Union complaint in the past, I feel I am being kept out of the opportunity to enjoy this benefit when other employees, in Fort Worth, Region VI, and HUD have all been fairly given the opportunity to request their Award preference. I would like the discrimination to STOP. How many personnel, in the Fort Worth office, as well as, Region VI, have been given the opportunity to Select their Performance Award, payment preference, and how many have received the WGI/Step Increase in the last 5 years?

Are you stating that all of the individuals, which you have given WGI/Step Increases are better employees, more deserving, than me?

Thank you for you time.

AMERICAN OVERSIGHT

(b)(6)

From: inCompass_HUD@csod.com <inCompass_HUD@csod.com>
Sent: Monday, October 23, 2017 2:18 PM
To: (b)(6)
Subject: Element Assigned

Dear (b)(6),

A performance element has been assigned to you. login to the InCompass system.
Click the "Performance" tab at the top of the screen.

If you have questions regarding this element, please contact your Rating Official.

If you have questions regarding the inCompass system, please contact your Administrative Officer or the National Helpdesk at 1 888-297-8689.

CSOD SYSTEM ID 1361891

From: Sweeney, Garry L
Sent: Wednesday, October 4, 2017 12:27 PM
To: FHEO Region 6 Employee List
Subject: FY-2017 Final Performance Plans

Happy New Fiscal Year 2018!

Thank you all for your hard work in FY 2017. Our many accomplishments this year contributed significantly to the Department's mission to "…*build inclusive and sustainable communities free from discrimination*".

Now we must gear up for the closeout of Fiscal Year 2017 Performance Plans in InCompass by November 30, 2017.

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Though not required, I encourage you to prepare a self-assessment and enter it into **InCompass by October 11, 2017.** Your supervisor will review and consider your self-assessment in the rating process. Your supervisor will meet with you **between October 18-31st** to discuss your performance during the rating cycle.

I have attached some useful tips on preparing a self-assessment as well as steps to take in InCompass.

From: inCompass_HUD@csod.com <inCompass_HUD@csod.com>
Sent: Tuesday, **September 12, 2017 3:45 PM**
To: (b)(6)
Subject: inCompass Task Assigned - FY17 Performance Year End Review

(b)(6)

The task FY17 Performance Year End Review for (b)(6) has been assigned to you.

This step is due on 10/11/2017. Due dates have been configured to allow maximum flexibility in the process. Please coordinate with the other participants in the process to ensure completion in a timely manner.

Please click the link below to access the inCompass system and complete the task. You may also login to inCompass and click the task in your tasks box.
https://workplace-hud.csod.com/phnx/driver.aspx?routename=Reviews/User/ReviewOverview&t=169&r=1&tu=140548&u=173&k=1

If you have questions regarding the inCompass system, please contact your Administrative Officer or the National Helpdesk at 1 888-297-8689.

CSOD SYSTEM ID 1199333

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Tracking Performance Accomplishments and Writing Self-Assessments

What is a self-assessment?

A self-assessment is an employee's opportunity to provide a narrative description of their major accomplishments related to the performance elements and associated performance standards in their performance plan. In a self-assessment, the employee can describe their major contributions and how they accomplished or did not accomplish their performance expectations. Additionally, accomplishments may include other achievements or recognition achieved during the performance year and training and developmental needs. *Note: The rating is based on the substance of the contribution, not how well the contribution is described.* Providing the self-assessment does not negate the supervisor's responsibility to provide a narrative of an employee's accomplishments to support the end of year rating.

Suggestions for writing the self-assessment:

1. If you have difficulty identifying your accomplishments or special strengths for a self-assessment, think about what makes you proud in your work. Often these things- calming anxious visitors, solving systems problems, mentoring new employees, coaching or counseling others, writing reports-will help you identify your accomplishments.

2. Use the STAR method. In self-assessments, you must write convincingly about your accomplishments, strengths, and skills-that is, to write about yourself as a "star" performer. To do that successfully, use the STAR method. This method involves briefly describing a situation (S) and task (T), the action (A) you took to accomplish it, and the results (R) you achieved. Be sure to consider actions which fall into these categories when deciding upon your STAR actions: the degree of difficulty, one of a kind, first-time, high-visibility, large volume of work, deadlines, competing priorities, innovation required, scope and impact for the work you performed.

Example 1:
When I started as a branch manager, annual employee turnover was 25 percent. I implemented an employee satisfaction survey and suggestion program, established coaching plans for supervisors, and instituted a weekly staff meeting. As a result of these efforts, the employee turnover rate is now 10 percent.

Example 2:
My challenge was to train staff in the new software by the opening of business on Monday, about 3 work days. I designed, planned, and managed around-the-clock training using classroom instructors, online learning, and targeted job aids. On Monday morning, 96 percent of employees reporting to work had been trained on the new system.

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Use specific examples. Specific examples add credibility. Although words like outstanding, dependable, and creative are positive, they do not always paint a convincing picture. Instead of stating that you "always maintain good customer relations," cite customer-satisfaction surveys, letters of communication, and the absence of any customer complaints about you.

3. Use numbers or metrics whenever possible. Numbers are concrete. They communicate a clear picture. By contrast, a "large staff" may be 20 or 200. If you are in charge of a large staff, budget, or region, use numbers to show how large it is. Alternatively, state specifically how long you have managed it.

4. Do not exaggerate or lie, even a tiny bit. Your self-assessment should make you feel proud and help you speak confidently in a performance discussion. Exaggerations or misstatements will not give you confidence, in addition to their obvious ethical implications.

5. Use the word "I." Many people have been taught in business or technical writing classes not to use the pronoun "I." In some instances that may be useful advice, but in a self-assessment it does not make sense. Feel free to write, "I hired 200 interns" or "I wrote the final draft." If you participated in a successful group effort, you are still justified in using "I": "With my team members, I won the Corporate Communications award in 2004." Vary your sentence structure if you find that you have too many sentences beginning with "I." Change "I reduced turnaround time by 20 percent within a year" to "Within a year; I reduced turnaround time by 20 percent."

6. Give relevant information. Most self-assessments include specific categories: mission support, program management, teamwork, communication, customer service, problem solving, and so on. Be sure that the examples you give match the category; otherwise, they lose power. Be factual, specific and concise. The self-assessment does not need to be very long. Summarize and highlight your important contributions. (As a guideline – write a maximum of two pages per performance element.)

7. Explain value. Be sure to tie results to organizational goals. For example, as the new ethics coordinator at your organization, you may have conducted 40 ethics briefings in your first three months. The number sounds impressive, but what does it mean? Is there a correlation between your briefings and a reduction in violations or incidents? Whenever possible, translate your hard work into results your reader will value. Consider "negative data" to illustrate your effectiveness-information such as the absence of on-the-job violations, lawsuits, and grievances.

8. Enlist the help of friend. When you have drafted your self-assessment, ask a friend to review it and answer these types of questions:

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- Are my examples specific?
- Have I described my strengths accurately?
- Is every statement clear?
- Does every statement sound believable?
- Is all the content pertinent?
- Have I missed any relevant strengths or accomplishments?

Guidelines for writing the self-assessment:

- Restate your performance elements.
- Highlight the most significant achievements related to the element for the rating cycle. Remember the self-assessment does not need to be lengthy but highlight what mattered most during the rating cycle.
- Make the connection between what was done and why it matters to the organization.
- Cite instances where your actions/performance/conduct exemplified or exceeded the performance standards.
- Note the challenges you faced and how you responded to those challenges. Overcoming challenges is an important part of the overall performance rating. Challenges may be technical or interpersonal in nature. They may also involve the ability to succeed despite limited resources or difficult circumstances.

Suggestions for Tracking Accomplishments:

1. Maintain an ongoing record, or journal, of major achievements throughout the appraisal cycle. By documenting major achievements as they occur, you have ready access to the information needed to complete the self-assessment. Create a system to capture accomplishments such as:
   - Email folder
   - Word document
   - Notes on planner or calendar
   - File folder for each performance element

2. Document progress on a regular basis (for example-weekly) and maintain copies of important work products for your file.
   - Reports
   - Training
   - Metrics
   - Correspondence including thanks from customers or supervisors

Remember, completing a self-assessment is not a requirement, but is your opportunity for you to provide your supervisor information about the performance goals and accomplishments you achieved, the challenges you faced, and the training and development you desire.

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Possible Accomplishments: Which of the following did you accomplish?

Accomplish more with the same
Accomplish more with other
Accomplish the same thing with less
Create something from scratch
Develop a new process
Do what could not be done
Enlarge a market
Enlarge capacity
Establish a new procedure
Find a cheaper solution
Find a new market
Find a new opportunity
Find an easier solution
Foresee a need
Foresee a problem
Foresee an opportunity
Improve customer relations
Improve customer satisfaction
Improve employee relations
Improve labor/management relations
Improve maintainability
Improve quality
Improve reliability
Improve teamwork
Increase market share
Increase profits
Increase sales
Make fewer bad things happen
Make more good things happen
Make things easier
Make things smoother
Overcome obstacles
Prevent a problem
Protect against a hazard
Provide new resources
Receive an award
Reduce costs
Reduce errors
Reduce losses
Save the day
Solve a chronic problem
Speed things up

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http://www.dm.usda.gov/employ/employeerelations/docs/PerfAccomplishmentsSelfAssessment.pdf

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Action Verbs for Writing a Self-Assessment:

Accelerated Accomplished Achieved Acted Activated Adapted Addressed Adjusted Administered Advanced Advertised Advised Advocated Aided Allocated Analyzed Answered Applied Appraised Approved Arbitrated Arranged Ascertained Assembled Assessed Assigned Assisted Attained Augmented Authorized Awarded

Balanced Began Boosted Briefed Budgeted Built

Calculated Captured Cataloged Centralized Chaired Charted Checked Clarified Classified Coached Collaborated Collected Combined Communicated Compared Compiled Completed Composed Computed Conceived Conceptualized Condensed Conducted Conferred Conserved Consolidated Constructed Consulted Contacted Continued Contributed Controlled Converted Conveyed Convinced Coordinated Corresponded Counseled Created Critiqued Cultivated Customized

Debugged Decided Defined Delegated Delivered Demonstrated Designated Designed Detected Determined Developed Devised Diagnosed Directed Discovered Dispensed Displayed Dissected Distributed Diverted Documented Drafted

Earned Edited Educated Effected Eliminated Emphasized Employed Encouraged Enforced Engineered Enhanced Enlarged Enlisted Ensured Entertained Established Estimated Evaluated Examined Executed Expanded Expedited Experimented Explained Explored Expressed Extended Extracted

Fabricated Facilitated Fashioned Finalized Fixed Focused Forecasted Formed Formulated Fostered Found Fulfilled Furnished

Gained Gathered Generated Governed Grossed Guided

Handled Headed Heightened Helped Hired Honed Hosted Hypothesized Identified Illustrated Imagined Implemented Improved Improvised Incorporated Increased Indexed Influenced Informed Initiated Innovated Inspected Inspired Installed Instituted Integrated Interacted Interpreted Interviewed Introduced Invented Inventoried Investigated Involved Issued

Joined Judged

Kept

Launched Learned Lectured Led Lifted Listened Located Logged

Maintained Managed Manipulated Marketed Maximized Measured Mediated Merged Mobilized Modified Monitored Motivated

Navigated Negotiated Netted

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Action Verbs for Writing a Self-Assessment (continued):

Observed Obtained Opened Operated Ordered Orchestrated Organized Originated Outlined Overcame Overhauled Oversaw

Participated Performed Persuaded Photographed Pinpointed Piloted Pioneered Placed Planned Played Predicted Prepared Prescribed Presented Presided Prevented Printed Prioritized Processed Produced Programmed Projected Promoted Proofread Proposed Protected Proved Provided Publicized Purchased

Qualified Questioned

Raised Ran Rated Reached Realized Reasoned Received Recommended Reconciled Recorded Recruited Reduced Referred Regulated Rehabilitated Related Remodeled Rendered Reorganized Repaired Replaced Reported Represented Researched Reshaped Resolved Responded Restored Retrieved Reviewed Revised Revitalized Routed

Saved Scheduled Screened Searched Secured Selected Separated Served Shaped Shared Simplified Simulated Sketched Sold Solved Sorted Spearheaded Specialized Specified Spoke Sponsored Staffed Standardized Started Streamlined Strengthened Structured Studied Suggested Summarized Supervised Supplied Supported Surpassed Surveyed Sustained Synthesized Systematized

Targeted Taught Terminated Tested Tightened Totaled Tracked Traded Trained Transcribed Transformed Transmitted Translated Traveled Tutored

Uncovered Undertook Unified United Updated Upgraded Used Utilized

Validated Verbalized Verified Vitalized Volunteered

Weighed Widened Won Worked Wrote

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PACS/EPPES- Year End Performance Review

SELF ASSESS	RATE	REVIEW	FINALIZE & COMMUNICATE RATING	ACKNOWLEDGE & SIGN

Please follow the instructions below to complete the Year End Performance Review:

Employee – Year End Performance Review Steps

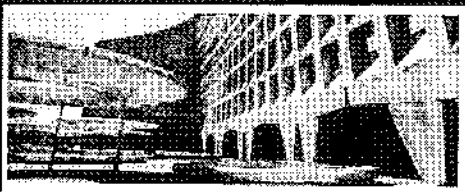
1. **Login** to the **InCompass** system. Go to your task box, click **Year End Review – Complete Self Assessment.**
2. **Click Get Started** to access your elements and comment on your annual performance.
3. **Describe** your accomplishments and how they relate to the job objectives for all five of your elements.
4. **Click Submit** to finalize your step in the task and advance the task to the Rating Official.
5. Once the Rating Official completes the review, log back into InCompass to acknowledge your Year End Review.
6. In the Your Task Box, **click Year End Review – Complete Self Assessment**.
7. **Click Get Started** to review your Rating Official's comments and rating for each element.
8. **Click Save and Continue** to advance to the Summary.
9. **Click Next** to advance to the Signature Section.
10. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign** OR click the Decline to Sign box.
11. To complete the plan, **click Submit**. **Click OK**.

Rating Official – Year End Performance Review Steps

1. **Login to InCompass.** In the Your Task Box, **click Year End Review – Rating Official Review.**
2. **Click Get Started** to view comments made by the employee for each element.
3. If changes need to be made, send the review to the Employee by **clicking the Back button.**
4. **Click Re-Open Step.** A pop-up box appears. **Select the radio button** and **add comments**. **Click Save.**
5. If no additional changes need to be made, **click Select** to choose the appropriate rating for each element.
6. **Click Submit** to finalize your step in the task and to advance the task to the Reviewing Official.
7. Once the Reviewing Official completes the review, **log back into InCompass** for the Acknowledgement step of the Year End Review. To acknowledge, **click Year End Review – Rating Official Review** in the Your Tasks widget.
8. **Click Get Started** to review all comments and ratings for each element. **Click Save and Continue.**
9. On the Summary page, **click Next** to advance to the Signature Section.
10. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign**.
11. To complete the plan, **click Submit**. **Click OK**.

Reviewing Official – Year End Performance Review Steps

1. Once the Rating Official completes the review, **login to InCompass and click Year End Review – Reviewing Official Review** in the Your Task Box widget.
2. **Click Get Started** to review all comments and ratings for each element. **Click Save and Continue.**
3. If changes need to be made, send the review to the Rating Official by **clicking the Back button.**
4. **Click Re-Open Step.** A pop-up box appears. **Select the radio button** and **add comments. Click Save.**
5. If no additional changes need to be made, **click Next** to advance to the Signature Section.
6. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign**.
7. To complete the plan, **click Submit**. **Click OK**.



InCompass

Office of the Chief Human Capital Officer
Performance Management Office
For assistance contact your InCompass Lead

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From: (b)(6)
Sent: 10 Aug 2017 13:03:41 -0500
To: TX_Webmanager;Borrego, Carlos C;ANSWERS;Davila-Lopez, Chrystn K;Hudman, Scott C;Van Duyne, Beth A;Ramon, Nicolas;Storms, David A;Prater, Gail;Campbell, Patricia A;Fournier, Diane J;HUD-PIHRC@tngusa.net
Cc: info@dhadal.com;Brooke E. Etie;Greg Mays;barksdale.haggins@dallascityhall.com
Subject: Response needed

Hello,

I need a response about getting on section 8 housing.

On Aug 3, 2017 12:37 PM, (b)(6) <(b)(6)> wrote:

Hello,

It has been weeks since someone from either the Dallas HUD or Fort Worth HUD office has contacted me. I have been waiting patiently and have sent over several emails.

Everytime I talk to someone: all I seem to continue getting is excuses. The Dallas Housing Authority needs to be stopped and stopped today! I am not asking: I an demanding to know why in the world has no one from HUD bothered to call me back? Why on Earth is HUD continuing to fund a losing operation in DHA?

Since obviously you people (and you can take this anyway you want because as far as I an concerned, everyone one of you are racist and discriminate because of my disabilities) do not have the level of education or intelligence as myself: I guess I have to explain the story one more time.

I tried to log unto the DHA's partnering site, I can't remember the name of the site in order to get an account registered. No matter what I did, the site kept on timing out. Now, this next part is very, very important so please read it carefully: I TRIED AND TRIED CONTACTING DHA AND NOT GOT MY RESPONSE FOR TWO WEEKSM. THE EVIDENCE SHOWS THIS: DHA DISCRIMINATED AGAINST (b)(6) AND WOULD NOT ALLOW ME TO REGISTER IN ORDER TO BE APART OF THE WAITING LIST FOR SECTION 8 OR OTHER PROGRAMS.

THE REASON I AM TYPING IN LARGE CAPS IS BECAUSE NO ONE GETS IT: NONE OF YOU GET IT. HERE IT HAS BEEN 4 MONTHS AND I GET PUSHED TO SIDE LIKE I MEAN NOTHING. GREG MAYS, THE SO CALLED ATTORNEY STATED THAT HE CHECKED WITH THEIR NETWORK TEAM AND NO ONE ELSE HAD A PROBLEM. IT WASN'T ON MY END: MY INTERNET CONNECTION WAS CONSISTENT AND THE WEBSITE, AFTER ENTERING MY SS # TIME OUT SEVERAL TIMES. THIS IS WHEN I REACHED OUT TO DHA AND THEY IGNORED ME. PRIOR TOWARDS BECOMING

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DISABLRD, I WORKED IN THE IT FIELD AND AM A CERTIFIED IT TECH. I KNOW WHAT I AM TALKING ABOUT.

LET ME TELL YOU RIGHT NOW THAT I DO NOT GIVE A DAMN WHO YOU ARE OR WHAT POSITION YOU HOLD: I DO NOT LIKE BEING IGNORED. IGNORING ME PUSHES MY BUTTONS AND MY IMPULSIVE NATURE DUE TO MY ADHD DISABILITY COMES OUT. I HATE BEING THIS WAY BUT GOD DAMN IT, THERE IS NO FREAKIN REASON FOR GROWN A$$ PEOPLE TO IGNORE ME.

MY PATIENCE IS UP AND EVERY MONTH: WELL OVER HALF OF MY DISABILITY CHECK IS TAKEN UP BY MY RENT ALONE. EVERYONE ELSE THAT IS BLACK AND HISPANIC OR AN ILLEGAL GETS BETTER TREATMENT THAN I DO: NAWW BECAUSE I AM BIRACIAL AND DISABLED AND MY NAME HAPPENS TO BE (b)(6): I GET RACIALLY PROFILED AND TREATED LIKE CRAP!

MY SOCIAL SECURITY NUMBER WAS ALSO COMPROMISED AND GREG MAYS HASN'T DONE A GOD DAMN THING ABOUT IT. SOME OLD DUDE CALLED ME TWO WEEKS AGO AND HE WAS TAKEN BACK BY MY COMMENT OF DEFUNDING DHA. HE SAID "OH WE HAVE OVER 25,000 PEOPLE ON THE PROGRAM"!

WELL, MY RESPONSE TO HIM IS, "WELL I SHOULD BE ONE OF THOSE PEOPLE BUT NO, SIR YOU ARE A MISERABLE MAN THAT CAN'T DO THE ONE THING: BE A MAN AND KEEP YOUR WORD" NO ONE HAS REACHED OUT TO ME OR EVEN CHECKED ON ME AND WHY? BECAUSE YOU ARE ALL RACIST AND DISCRIMINATE AGAINST MY DISABILITIES. I AM GOING TO SEEK LEGAL ADVICE AND IF I HAVE TOO: I WILL SUE DHA ABS GREG MAYES FOR DENYING ME MY RIGHTS AND PRIVILEGES TO PARTAKE IN THE SECTION 8 OR OTHER ALIKE PROGRAMS.

I DEMAND THAT HUD GETS OFF BUTTS AND DO SOMETHING ABOUT THIS, NOT TOMRROW, NOT NEXT WEEK BUT TODAY. 4 MONTHS IS TOO LONG AND THERE IS SIMPLY NO REASON FOR IT. I WANT SWIFT SERVICE AND I WANT THIS TO BE PUT ON TOP OF THE LIST OF THINGS TO RESOLVE.

I AM SEEKING DAMAGES FROM DHA THAT HAS RESULTED IN MORE OF THE FOLLOWING: PTSD EPISODES, PANIC ATTACKS AND MAJOR DEPRESSION AND FINANCIAL HARDSHIP.

I WILL NOT ACCEPT "NO" AS AN ANSWER: HUD AND DHA OWES (b)(6) (b)(6) FOR THE HELL YOU ALL HAVE PUT ME THROUGH. BEING NICE AND COMPLAINING GETS YOU NOWHERE: SO IF I HAVE TO YELL AND SCREAM UNTIL I HAVR A HEART ATTACK THEN SO BE IT. I KNOW THE

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MAJORITY OF YOU ARE AFRICAN-AMERICAN AND RIGHT NOW: BEING HALF BLACK MYSELF: I FEEL ASHAMED OF MY BLACK SIDEM. WHAT HAPPENED TOWARDS LOOKING OUT FOR YOUR OWN? I GUESS IT IS THE TYPICAL WHITE, GOOD OLE BOYS CLUB.

REGARDS,

(b)(6)

(b)(6)

P.S. - DO NOT I REPEAT DO NOT SEND ME ANYTHING IN THE MAIL DUE TO THE US POSTAL SERVICE CAUSES ME TO SUFFER FROM PANIC ATTACKS. DO NOT RESPOND OR CONTACT ME UNLESS YOU HAVE A RESOLUTION.

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From: Dunlap, Raymond W
Sent: 31 Oct 2017 14:26:07 +0000
To: FTW All Employee
Cc: Schann Holladay;Scott, Kristine;'Bruce_Harrison@bcbstx.com';Casey Lindsey;'jeff.smith@aquilaltd.com'
Subject: RE: HEALTH FAIR - OPEN SEASON

Come on down when you get a chance!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

From: Dunlap, Raymond W
Sent: Monday, October 30, 2017 2:33 PM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Cc: Schann Holladay <seholladay@aetna.com>; Scott, Kristine <Kristine.Scott@GEHA.com>; 'Bruce_Harrison@bcbstx.com' <Bruce_Harrison@bcbstx.com>; Casey Lindsey <Casey.Lindsey@fwta.org>; 'jeff.smith@aquilaltd.com' <jeff.smith@aquilaltd.com>
Subject: RE: HEALTH FAIR - OPEN SEASON

Reminder – See you tomorrow!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
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Fort Worth, Texas 76102
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From: Dunlap, Raymond W
Sent: Monday, October 16, 2017 1:16 PM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Cc: 'Schann Holladay' <seholladay@aetna.com>; 'Scott, Kristine' <Kristine.Scott@GEHA.com>; 'Bruce_Harrison@bcbstx.com' <Bruce_Harrison@bcbstx.com>; 'Casey Lindsey' <Casey.Lindsey@fwta.org>; 'jeff.smith@aquilaltd.com' <jeff.smith@aquilaltd.com>
Subject: HEALTH FAIR - OPEN SEASON

We are hosting a Health Fair from 9:30 – 11:30 on 31 October in the Large Training Room on the 25th floor (Room 2540). Open Season runs from 13 November – 11 December and this is your opportunity to discuss some health benefit options with various health insurance representatives.

Blue Cross Blue Shield
GEHA
AETNA
Mail Handlers

We also will have representatives from:

The Fitness Center at the Federal Building
Health Unit (Blood Pressure and Glucose tests) (Tentative)
The "T" (Benefits of using public transportation – environmental and personal stress)

We look forward to seeing you there – Have a great day!

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102

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From: (b)(6)

Sent: 19 Oct 2017 16:08:13 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;wilburlovescharlotte@gmail.com;arielandsatish@yahoo.com;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize

AMERICAN OVERSIGHT

(Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!!!!!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)" I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6)

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(b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the

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other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or Nicole's cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of Henry Jackson? I am not aware if Henry Jackson is tech-savvy enough to be able to gain remote access to my

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cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or Nicole's approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)

(b)(6)



Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from Brown. Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

09/17/2014

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

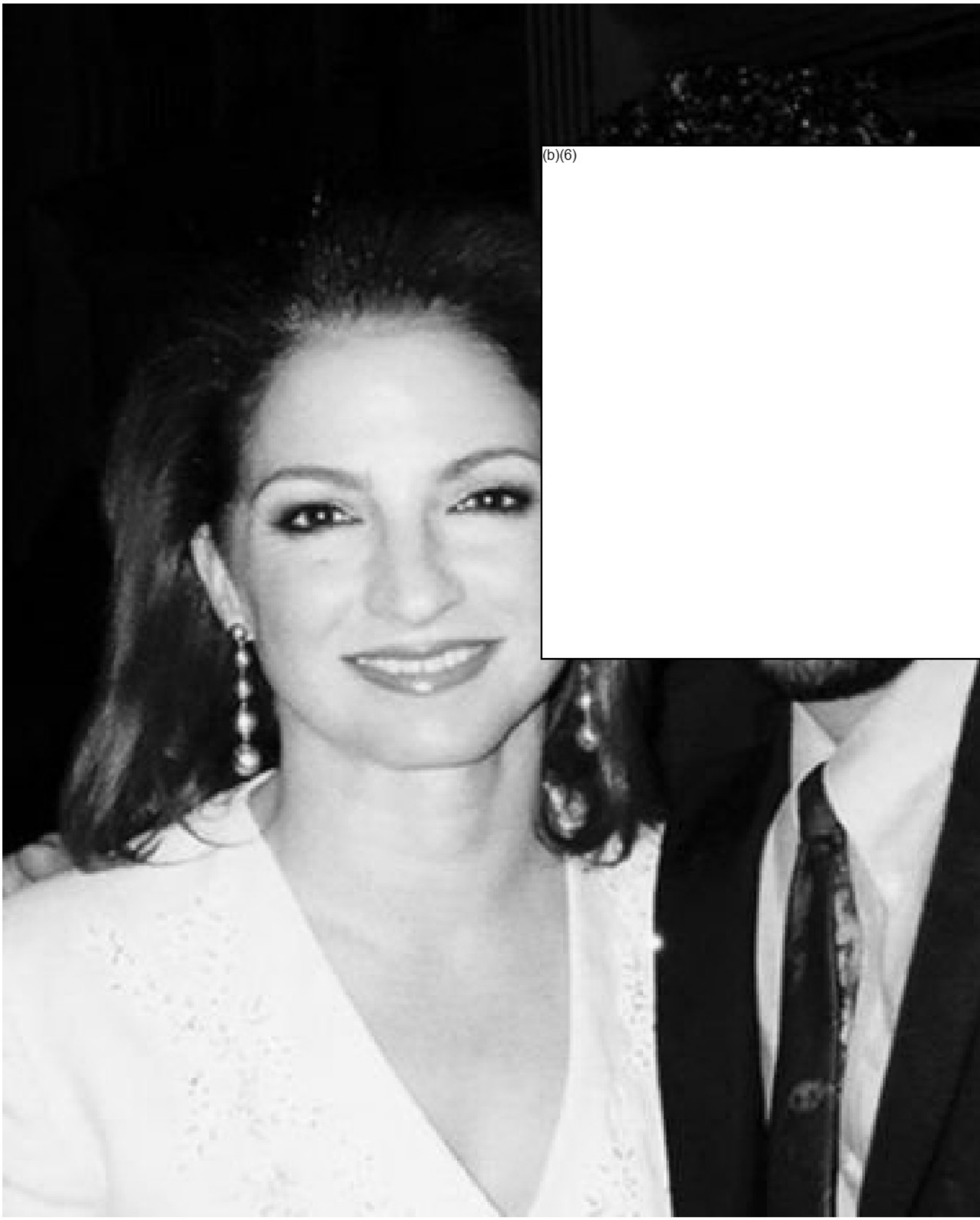
If you have any questions, comments, or concerns, then please do not hesitate to contact me ((b)(6)) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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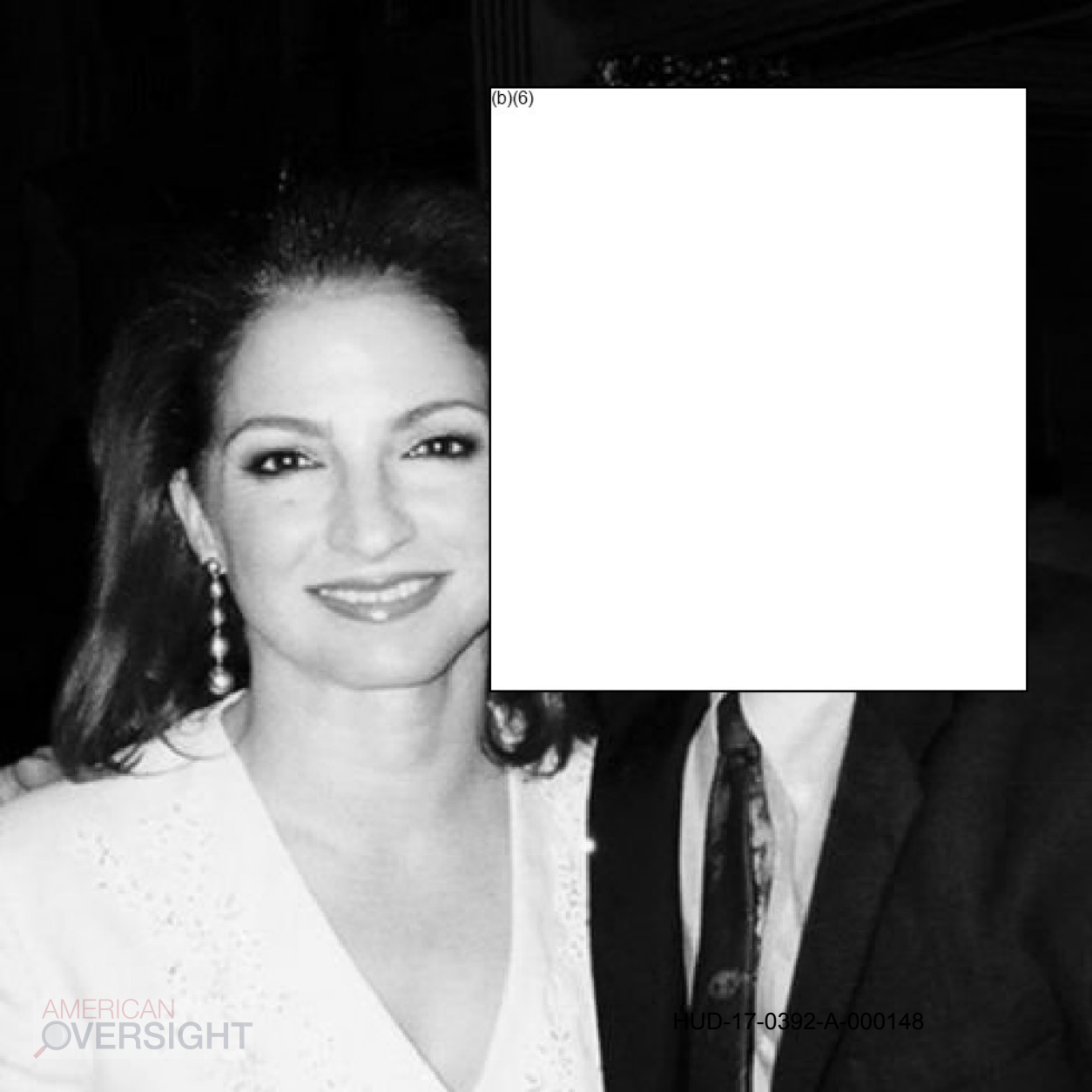


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From: (b)(6)

Sent: 18 Oct 2017 16:01:55 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6) Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com

Cc: steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6) roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)

Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!!!!!

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Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the

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(b)(6)



(b)(6)

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Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

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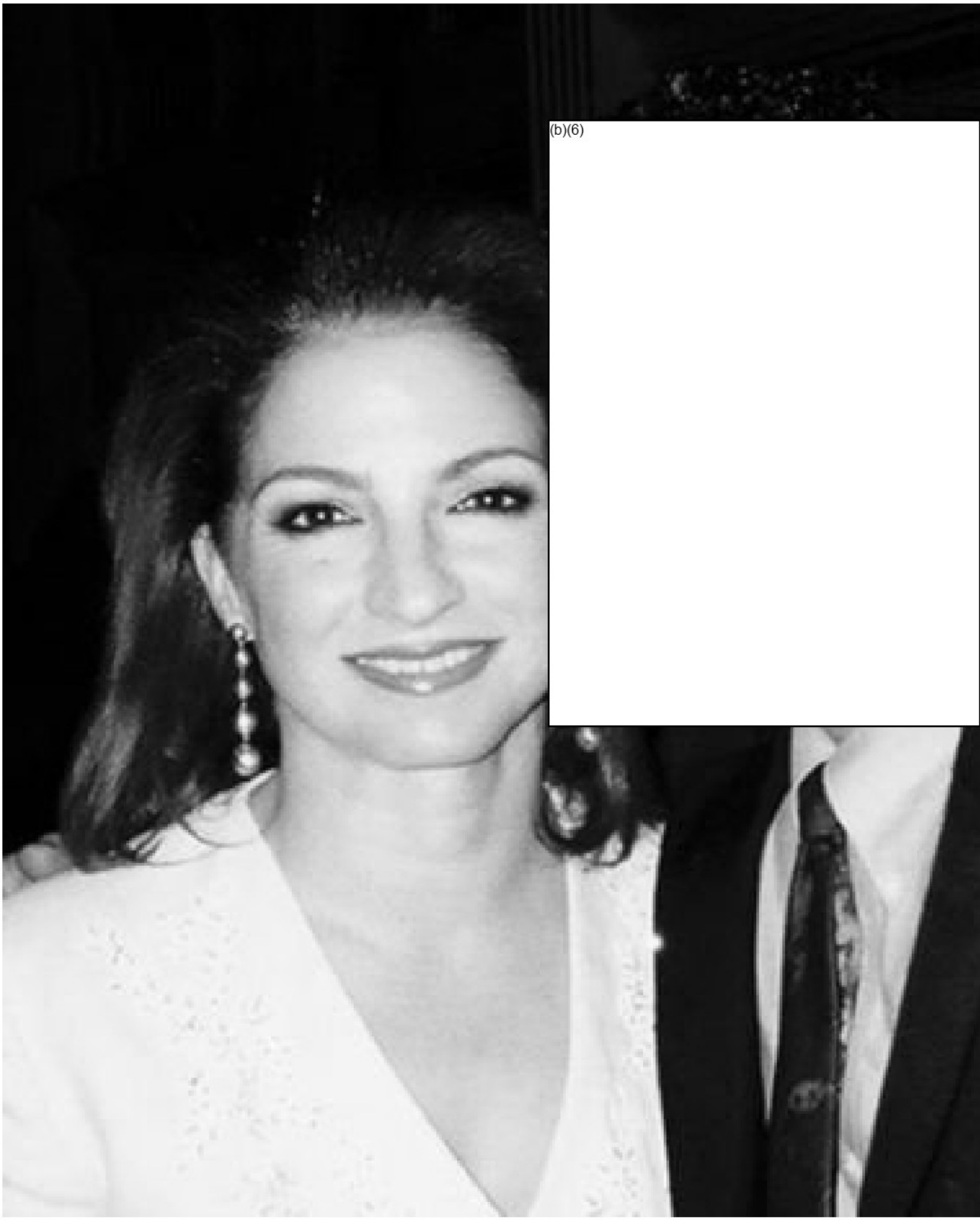
If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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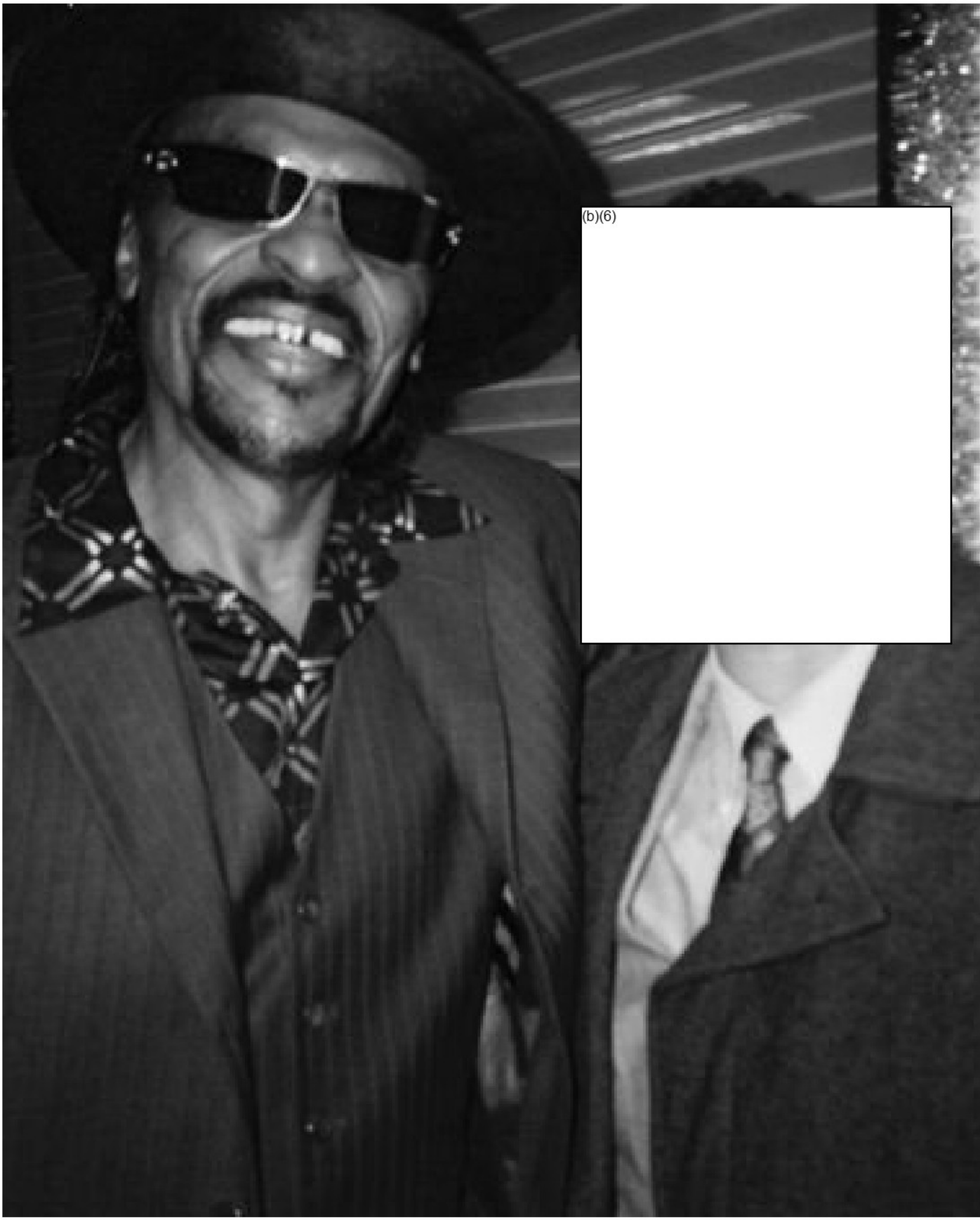
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From: Pringle, Edward L
Sent: 6 Oct 2017 15:22:11 +0000
To: Murillo, Marinella G;Wickes, Donna L
Cc: Walls, Lorraine D;Young, Joyce;Swanier, Ingrid S;Golden, Wendy D;(b)(6) Ponton, James W;Wood, Leticia V;Van Duyne, Beth A
Subject: RE: Houston HUD Office

Many thanks.

Dr. Pringle

From: Murillo, Marinella G
Sent: Friday, October 06, 2017 10:18 AM
To: Pringle, Edward L <Edward.L.Pringle@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Cc: Walls, Lorraine D <lorraine.d.walls@hud.gov>; Young, Joyce <Joyce.Young@hud.gov>; Swanier, Ingrid S <Ingrid.S.Swanier@hud.gov>; Golden, Wendy D <Wendy.D.Golden@hud.gov>; (b)(6) Ponton, James W <James.W.Ponton@hud.gov>; Wood, Leticia V <Leticia.V.Wood@hud.gov>
Subject: Houston HUD Office

Dr. Pringle,

This is to advise you as the FOD for the Houston HUD Office, that the duly elected AFGE Union official representing bargaining unit employees in the Houston office is MS. JOYCE YOUNG. Ms. Young is the AFGE Local 3320 Treasurer and Principal Office Representative physically located in the Houston Office.

Appointed stewards include Ms. Ingrid Swanier, Ms. Wendy Golden and Ms. Mignon Davis (retired).

Ms. Lorraine Chambers is NOT a Local 3320 <u>elected</u> Union Official.

Ms. Lorraine Chambers is NOT a Local 3320 <u>appointed</u> Union Official.

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AFGE Locals are autonomous. AFGE is a Federation of Local unions, with each Local maintaining autonomy through operating under Local constitutions.

Ms. Chambers is the current AFGE Council 222 Regional Vice President for Region 6.

The AFGE Council 222 Constitution provides the plain and simple language of the duties of the Regional Vice President:

ARTICLE XI
DUTIES OF THE REGIONAL VICE PRESIDENT

Section 1. The Regional Vice Presidents shall have the responsibility of keeping their member locals informed of Council activities and actions.

Section 2. Regional Vice Presidents shall be responsible and accountable to the locals in the region, with the local presidents of the constituent locals receiving the opportunity to form the official union position on all matters of regional interest. In the case of a region-wide local, the Executive Board of the local or its equivalent shall be given the same opportunity.

All representational inquiries and issues regarding bargaining unit employees in the Houston HUD Office should be directed to Ms. Young.

Ms. Young has authority to re-delegate if necessary.

As always, please copy me on representational matters in the Houston HUD Office.

We regret any confusion these recent incidents involving Ms. Chambers may have caused.

We are more than happy to assist these bargaining unit employees. We understand the process. Please keep us informed.

Thank you for your understanding.

Very Respectfully,

AMERICAN OVERSIGHT

Marinella
LP-#3320

From: Wickes, Donna L
Sent: Friday, October 6, 2017 6:51 AM
To: Chambers, Lorraine D
Cc: Hankinson, D'andra A; Essington, Rhonda D; Hawkins, Regenia Y; Walls, Lorraine D; Murillo, Marinella G
Subject: RE: re-assignment of employees

Lorraine Chambers –

As a follow-up to your inquiry about the re-assignment of employees, any employee who wants to transfer will have to fill out a "hardship transfer form" and submit to their supervisor.

Please let the employees know that that they need to contact their supervisor and review this request with them.

I have heard from both supervisors that this discussion was not made and for this to move forward for consideration, all parties need to be in the loop.

PIH will follow their hardship transfer process which requires each employee to fill out the associated form.

These transfers requests will be under consideration with the appropriate forms/documentation completed and have not been formally approved.

Thank you!

Donna

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From: Wickes, Donna L
Sent: 29 Aug 2017 13:18:08 +0000
To: Hawkins, Regenia Y;tbroussard@dhadal.com
Cc: Gunsolley, Tory;Walls, Lorraine D;'Mona Purgason';Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: RE: Hurricane Harvey Update
Importance: High

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6)
Thank you again for your support!

thanks!
Donna

From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:

> **From:** Troy Broussard <tbroussard@dhadal.com>
> **Date:** August 28, 2017 at 5:56:02 PM CDT
> **To:** "Beth.A.VanDuyne@hud.gov" <Beth.A.VanDuyne@hud.gov>, "Hawkins, Regenia Y (Regenia.Y.Hawkins@hud.gov)" <Regenia.Y.Hawkins@hud.gov>
> **Subject: FW: Hurricane Harvey Update**

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Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com>
Cc: David_Zappasodi@dhadal.com
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

- Have them contact FEMA directly to complete any necessary registration via website (link below):
    - https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

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- If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:
    - Dallas Convention Center, *650 S Griffin St, Dallas, TX 75202,* is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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Non Responsive Record

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Non Responsive Record

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From: Cathy Gillespie
Sent: 21 Jun 2017 20:33:36 +0000
To: Van Duyne, Beth A
Cc: (b)(6)
Subject: checkig in Re: call with Beth, Juliette & Cathy - on Wed. June 21 between 12:30pm and 5:30pm?

Hi Beth - checking in on your availability to schedule a call with Juliette Turner and me. We are available this afternoon or tomorrow or early next week.

Thank you so much!

Cathy Gillespie
(b)(6)

From: Cathy Gillespie
Sent: Friday, June 16, 2017 3:06 PM
To: Van Duyne, Beth A
Cc: (b)(6)
Subject: call with Beth, Juliette & Cathy - on Wed. June 21 between 12:30pm and 5:30pm?

HI Beth - thank you!! We were hoping to schedule a call. Would you be available next week, on Wednesday, June 21? Between 12:30pm and 5:30pm Central?

From: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Sent: Friday, June 16, 2017 12:51 PM
To: Cathy Gillespie
Cc: (b)(6)
Subject: RE: following up from meeting Janine and Juliette Turner

Hey Cathy,

Feel free to call me at your convenience. My personal cell is (b)(6)

Look forward to hearing from you,
Beth

From: Cathy Gillespie [mailto:(b)(6)
Sent: Thursday, June 15, 2017 4:50 PM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Cc: (b)(6)
Subject: following up from meeting Janine and Juliette Turner

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HI Beth - My name is Cathy Gillespie and I co-chair Constituting America with Janine and Juliette Turner. They were so excited to meet you earlier this week, and appreciated your encouraging words re: Constituting America and the Hatton W. Sumners Foundation.

We would love to schedule a telephone call with you and get your ideas as to the best focus of our proposal.

Would there be a good time for us to discuss tomorrow or early next week?

Thank you so much!

All my best,
Cathy Gillespie
(b)(6)

AMERICAN OVERSIGHT

From: Pringle, Edward L
Sent: 4 Aug 2017 15:01:27 +0000
To: Fulton, Gregory J. (HOU);'rodney@rjagenc.com';(b)(6);'lpacuna@cantwellanderson.com';(b)(6);(b)(6);'valuecare@att.new';'rcooper@cartwell-2nd.new.com';(b)(6);'gbuckaloo@CS-MinistriesTX.org';Coffman, Lori, VBAHOUS;Parks, Tomica D., VBAHOUS;(b)(6);(b)(6);(b)(6);'dboudreaux@gracefullivingcommunities.com';'Robert.Demboll@houstontx.gov';'Muriegas@nvop-houston.org';(b)(6)
Cc: Ramon, Nicolas;Walls, Lorraine D;Wickes, Donna L;Lewis, Christina;Logan, Darrell C;'quoc.tran@wrksolutions.com';'Andy Andramona';'Sebastian, Biju (Biju.Sebastian@harrishealth.org)';'Carmen Jones';Johnson, Stacia L;Van Duyne, Beth A;Bradley, Leslie Ann;Campbell, Patricia A;Hudman, Scott C;Shepherd, Glenda L;Peoples, Lisa;McLendon, Ursula M;Richardson, Cortez
Subject: RE: R 2017 Houston Homeless Summit!
Importance: High

I will be at the Summit. Thanks for the reminders.

Sincerely,

Edward L. Pringle, Sr., Ph.D.
Houston Field Office Director
U.S. Department of Housing and Urban Development
Field Policy and Management
1301 Fannin Street, Suite 2200
Houston, Texas 77002
713-718-3103 (Phone)
713-718-3225 (Fax)

From: Fulton, Gregory J. (HOU) [mailto:Gregory.Fulton@va.gov]
Sent: Friday, August 04, 2017 8:02 AM
To: Pringle, Edward L <Edward.L.Pringle@hud.gov>; 'rodney@rjagenc.com' <rodney@rjagenc.com>; (b)(6); 'lpacuna@cantwellanderson.com' <lpacuna@cantwellanderson.com>;(b)(6) 'valuecare@att.new' <valuecare@att.new>; 'rcooper@cartwell-2nd.new.com' <rcooper@cartwell-2nd.new.com>;(b)(6) 'gbuckaloo@CS-MinistriesTX.org' <gbuckaloo@CS-MinistriesTX.org>; Coffman, Lori, VBAHOUS <lori.coffman@va.gov>; Parks, Tomica D., VBAHOUS <Tomica.Parks@va.gov>;(b)(6) (b)(6) 'dboudreaux@gracefullivingcommunities.com' <dboudreaux@gracefullivingcommunities.com>; 'Robert.Demboll@houstontx.gov' <Robert.Demboll@houstontx.gov>; 'Muriegas@nvop-houston.org' <Muriegas@nvop-houston.org>;(b)(6) (b)(6)
Cc: Trevino, Tammye H <Tammye.H.Trevino@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>;

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Walls, Lorraine D <lorraine.d.walls@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Warren, Sandra H <sandra.h.warren@hud.gov>; Lewis, Christina <Christina.Lewis@hud.gov>; Logan, Darrell C <Darrell.C.Logan@hud.gov>; 'quoc.tran@wrksolutions.com' <quoc.tran@wrksolutions.com>; 'Andy Andramona' <andyandramona@entouch.net>; 'Sebastian, Biju (Biju.Sebastian@harrishealth.org)' <Biju.Sebastian@harrishealth.org>; 'Carmen Jones' <cjones@santamariahostel.org>
Subject: R 2017 Houston Homeless Summit!

Dear Community Partners,

In July I have sent you an evite through Eventbrite to the 2017 SE Texas/Gulf Coast Veterans Mental Health Summit. I want to make sure that you receive an invitation along with this link.
If you have not registered, please register through this link at your earliest convenience, as the Summit is approaching in about 2 weeks. This link can also be forward to those interested to register on their own.

https://www.eventbrite.com/e/2017-veterans-mental-health-summit-registration-35345611676

The Summit brings together key stakeholders, agencies, community partners, Veterans service organizations, and Veterans, in order to weave together a healthy community network to support the mental health needs and overall well-being of Veterans and their families. Please register even if you are not able to stay for the full day or if you are participating as a panel discussant or breakout facilitator. Please also forward the link and this program to those who may benefit from attending this event in their service to the veterans community:

2017 SE Texas/Gulf Coast Veterans Mental Health Program
Friday, August 18, 2017, 7:30 AM – 4:00 PM
Houston Community College - Central Campus, Main Auditorium,1300 Holman Street, Houston, TX 77004

7: 30 Registration
Breakfast
Information Tables: Suicide Prevention, Opioid & Substance Use Treatment, Smoking Cessation,
New Millennium Project, Veterans Benefits and VA Eligibility
Visual Art Display
8:30 Opening Ceremony
Buffalo Soldiers Color Guard
National Anthem and Pledge of Allegiance
Welcoming Remarks
9:00 Panel: Engaging Justice-Involved Veterans Today for a Better Tomorrow
10:00 Break & Networking
10:30 Awards, Artistic Presentation
11:00 Panel: Navigating the Road to Mental Health Recovery: Urban and Rural Access to Care
12:00 Lunch (Provided), Information Tables, Networking
1:15 Breakout Session I (All 12 Breakout Groups are repeated in Session II)
2:30 Breakout Session II
3:30 Wrap-up/Breakout Reports/Issuance of CEUs

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Breakout Groups
A. Veterans Treatment Court Development: Best Practices
B. On the Way Home: A Community Response to Ending Veteran Homelessness
C. It is Healthy to Ask: LGBT-Q Veterans and Mental Health Issues
D. Engaging Student Veterans in Mental Health Recovery: Warriors, Scholars and Leaders
E. Finding Purpose through Sustained Employment: Practical Tools to Assist Veterans
F. Help and Hope for Veteran Families: Engaging, Educating and Empowering
G. Filling the Gaps: Meeting the Unmet Mental Health Needs of Senior Veterans
H. Faith, Hope and Beyond - Weaving a Network of Support between Faith-Based Organizations
and Mental Health Care
I. She Who Borne the Battle: Mental Health Recovery in Women Veterans
J. Finding Healing Through Your Passion
K. "You Want Me To Work With Whom?": Peer Support for Providers
L. When Violence Hits Home

I look forward to seeing you then. Please contact me should you have further questions.

Susanna C. Chan, LCSW, BCD
Local Recovery Coordinator
Michael E. DeBakey VAMC
2002 Holcombe Blvd.
Houston, TX 77030
(713) 791-1414, X-24731
VA cell: (b)(6)

Ashley Taylor
Veteran Services Liaison
Email: AshleyT@tcbhc.org
Tel: 936-521-6132

Crisis Line: 1-800-659-6994

Tri-County Behavioral Healthcare
Healthy Minds. Meaningful Lives.

P.O. Box 3067
Conroe, TX 77305

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From: Fulton, Gregory J. (HOU)
Sent: Monday, July 24, 2017 3:55 PM

AMERICAN OVERSIGHT

To: Pringle, Edward L <Edward.L.Pringle@hud.gov>; rodney@rjagenc.com; (b)(6) lpacuna@cantwellanderson.com; (b)(6) valuecare@att.new; rcooper@cartwell-2nd.new.com; (b)(6); gbuckaloo@CS-MinistriesTX.org; Coffman, Lori, VBAHOUS <lori.coffman@va.gov>; Parks, Tomica D., VBAHOUS <Tomica.Parks@va.gov>; (b)(6) dboudreaux@gracefullivingcommunities.com; Robert.Demboll@houstontx.gov; Muriegas@nvop-houston.org; (b)(6) (b)(6)
Cc: Trevino, Tammye H <Tammye.H.Trevino@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Warren, Sandra H <sandra.h.warren@hud.gov>; Lewis, Christina <Christina.Lewis@hud.gov>; Logan, Darrell C <Darrell.C.Logan@hud.gov>; 'quoc.tran@wrksolutions.com' <quoc.tran@wrksolutions.com>; 'Andy Andramona' <andyandramona@entouch.net>; Sebastian, Biju (Biju.Sebastian@harrishealth.org) <Biju.Sebastian@harrishealth.org>; 'Carmen Jones' <cjones@santamariahostel.org>
Subject: RE: 2017 Houston Homeless Summit!

Happy Monday!
This is a friendly reminder, for our quarterly Houston Homeless Summit, this is a time for both the VA Medical Center Healthcare for Homeless Veterans Program and our Community Partners to come together and discuss new resources, processes and ideas to end homelessness in Houston.

This event will held at the Michael E. DeBakey VA Medical Center (MEDVAMC) 4A-300 (Auditorium) on Thursday July 27th 2017 at 8:00 am, I would recommend that you arrive at least by 7:30 am in order to secure parking, also attach is a map of the VA Parking area, please use the yellow visitors parking if you have any question please call me at 832-465-9223

Your attendance is greatly appreciated and I look forward to seeing you and The Great Team from Career and Recovery
there.

Thank you in advance!

Greg

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MEDVAMC 2017 Houston Homeless Summit
When: Thursday July 27th 2017
Where: **MEDVAMC 2002 Holcombe Blvd. Houston, TX 77030**
4A-300 (Auditorium)
Time: 8:00 am-12:00pm
contact Greg Fulton at (832)465-9223
or gregory.fulton@va.gov

" All Hands Working Together to End Homelessness in Houston"

MICHAEL E. DeBAKEY
VETERANS AFFAIRS
MEDICAL CENTER

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From: RSFLG
Sent: 10 Sep 2017 21:32:38 +0000
To: RSFLG;Byrne, Michael;Platt, Deana;Alexander, Daniel;Heltsley, Charles;Bennett, Gerilee;Baden, Tim;greg@nvoad.org;Trevor Riggen (trevor.riggen@redcross.org);damian@onestarfoundation.org;Meyer, Emily;Martin Jr, Richard;Robinson, Tony;jayala@eda.gov;Elizabeth Hastings (elizabeth.hastings@hhs.gov);Mick Cote;Van Duyne, Beth A;michael.cockerell@usace.army.mil;Roupas, Mark S CIV USARMY USACE (US);richard_dawson@ios.doi.gov;stephen_spencer@ios.doi.gov;'Michaela_noble@ios.doi.gov'; Dombrowski, Justin;Crager, Patricia Lea;Coleman, Marcus;Troy, Robert;Rockabrand, Ryan;Sandy Eslinger - NOAA Federal (sandy.eslinger@noaa.gov);Carey, Mark;Anderson, Robin;Hoffman, Sydney;liz@onestarfoundation.org
Cc: joshua.barnes@hhs.gov;Lowe, Lynda;Golrick, Janet M;Kim_Harriz@ios.doi.gov;Campbell, Matt;Brumfield, Tyrone (OGA);Van Duyne, Beth A;Giannini, Matthew (Federal);rhdawson52@gmail.com;Gray, Amber;Woods, Scott;Hill, Joann (Federal);Glen Roberts;sue_masica@nps.gov;Brasher, Traci;Saputo, Phil (Federal);kelly.albert@epa.gov;honker.william@epa.gov;Hosch, Claudia;Woolfolk, Jyl (OS/ASPR/OPP);Gil Jamieson;Mark Jamieson;Garza, Roberto (ACF);Teuscher, David (HHS/IEA);Mary Curry-Ledbetter;Mahany, Mollie (CDC/ONDIEH/NCEH);Zotos, Nicholas;Weiner, Keith
Subject: RE: DR-4332 Interagency Coordination Meeting
Attachments: Updated - Interagency Read Ahead.pdf, UPDATED AGENDA Regional Interagency Recovery Meeting 09.11.2017.pdf, FINAL Deck Interagency Mtg 09-11-2017 DR-4332.pdf

Good Evening,

Thank you for joining the Regional Interagency Recovery Meeting on Monday September 11, 2017 in Austin, TX. Attached are some updated read-ahead materials, agenda, and slide deck for the meeting.

In order to accommodate in-person and teleconference attendees, we must have an accurate count of participants. Please confirm whether you will:

1. **Attend in person**
2. **Attend via conference line**

or

3. **Are unable to attend**

Kindly send you reply to Robin Anderson at, robin.anderson@fema.dhs.gov by 0900 Monday September 11, 2017.

Your partnership is greatly appreciated as we all work together to support the state of Texas as they lead the recovery efforts.

-----Original Appointment-----
From: RSFLG

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Sent: Tuesday, September 5, 2017 2:04 PM
To: RSFLG; Byrne, Michael; Platt, Deana; Alexander, Daniel; Heltsley, Charles; Bennett, Gerilee; Tim Baden (Tim.Baden@fema.dhs.gov); greg@nvoad.org; Trevor Riggen (trevor.riggen@redcross.org); damian@onestarfoundation.org; Meyer, Emily; Martin Jr, Richard; Robinson, Tony; jayala@eda.gov; Elizabeth Hastings (elizabeth.hastings@hhs.gov); Mick Cote; elizabeth.a.vanduyne@hud.gov; michael.cockerell@usace.army.mil; Roupas, Mark S CIV USARMY USACE (US); richard_dawson@ios.doi.gov; stephen_spencer@ios.doi.gov; 'Michaela_noble@ios.doi.gov'; Hoffman, Sydney; Dombrowski, Justin; Crager, Patricia Lea; Coleman, Marcus; Troy, Robert; Ryan Rockabrand (ryan.rockabrand@fema.dhs.gov); Sandy Eslinger - NOAA Federal (sandy.eslinger@noaa.gov); Carey, Mark; Anderson, Robin
Cc: joshua.barnes@hhs.gov; Lowe, Lynda; janet.m.golrick@hud.gov; Kim_Harriz@ios.doi.gov; Campbell, Matt; Brumfield, Tyrone (OGA); Van Duyne, Beth A; Giannini, Matthew (Federal); (b)(6); Gray, Amber; Woods, Scott; Hill, Joann (Federal); Glen Roberts; sue_masica@nps.gov; Brasher, Traci; Saputo, Phil (Federal); kelly.albert@epa.gov; honker.william@epa.gov; Hosch, Claudia; Woolfolk, Jyl (OS/ASPR/OPP); Gil Jamieson; Mark Jamieson; Garza, Roberto (ACF); Teuscher, David (HHS/IEA); Mary Curry-Ledbetter; Mahany, Mollie (CDC/ONDIEH/NCEH); Zotos, Nicholas; Weiner, Keith
Subject: DR-4332 Interagency Coordination Meeting
When: Monday, September 11, 2017 2:00 PM-4:00 PM (UTC-05:00) Eastern Time (US & Canada).
Where: Joint Field Office | 11000 N Interstate 35, Austin, TX (Old Golfsmith) | Conference Line 1-800-320-4330; Pin: (b)(6)

Good Afternoon,

The agenda has been posted below.

Please confirm your attendance to Robin Anderson, robin.anderson@fema.dhs.gov, so that a parking space can be reserved for you. A schematic of the parking lot is also included.

<< File: Golfsmith Parking (002).png >> **<< File: 9-11-17 Interagency Coordination Meeting Agenda.pdf >>**

Save the Date

Good Afternoon,

Federal Disaster Recovery Coordinator, Mike Byrne, is convening a Field Coordinator and Regional Administrator meeting.

Additional information will be forthcoming.

Sincerely,

RSFLG Secretariat

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Interagency Coordination Division
Recovery Directorate
DHS FEMA
500 C Street SW | Washington, DC 20472
(e) RSFLG@fema.dhs.gov

klt

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INTERAGENCY READ AHEADS

National Level Cross Cutting RSF Interdependencies

1. **Coordination of Benefits (housing, etc.)**

Key Issues

- With multiple sources and varying timing of Federal assistance to homeowners, it can be difficult to avoid duplication of benefits and perceptions of inequity.
- Survivors face potential confusion and uncertainty regarding applications for assistance and loans from varying sources.

2. **Worker and volunteer health and safety**

Key Issues

- With thousands of workers and volunteers helping with clean-up efforts in potentially contaminated areas, it is important to build capacity and provide unified resources or training across the private, public, and non-governmental sectors.
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

3. **Cross Agency Data / Information Sharing (ex: data on businesses impacted)**

Key Issues:

- RSFLG agencies have data and analytical capability, but the information sharing is not fully utilized to our advantage to drive program prioritization and delivery.
- Current information collection is inadequate to provide full picture of actual business impacts and needs; missed opportunities to leverage various inspections and field surveys.
- Data matching agreements and systems are not fully aligned to maximize data sharing for coordination of benefits
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

4. **Children in Disasters**

Key Issues:

- Resources to support the needs of children come from a wide variety of sources (public and private schools, day cares, head start centers, meal programs, social services, and behavior health programs).
- Need effective and proactive collaboration between all resource providers to integrate efforts and ensure no children and families fall through the cracks.
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

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HUD-17-0392-A-000212

5. **Rapid support for local capacity needs**

Key Issues:

- Local governments are overwhelmed with the volume of recovery requirements and many lack the experience and/or capacity for addressing short term challenges as well as beginning the management of and planning for long term recovery actions.
- Need to ensure Federal support to local communities from multiple agencies is coordinated, avoid duplications, and address traditional gaps such as financial and contract management assistance.
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

6. **Small to Medium Health Care Infrastructure**

Key Issues:

- Large hospitals are connected to larger sources of funding whereas small to medium health care providers may not qualify for certain programs.
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

7. **Debris Removal from Waterways**

Key Issues:

- Need to address culverts, bridges, and waterways blocked by debris and sediment that impact aquatic habitat and coastlines and contribute to increased future flooding.
- Multiple agencies have programs that can be leveraged to address this impact with varying criteria and funding levels. Collaboration on debris assessment surveys and identifying the best applicable programs can streamline the removal process, create efficiencies, and reduce duplication.
- This issue bridges ESF-RSF interdependencies and involves multiple stakeholders.

8. **Sustainable Coordinated Strategies for Supporting Coastal Protection**

Key Issues:

- Future coastal protection, particularly for key ports, will need a collaborative strategy that is developed with federal, state, local, and private sector engagement. This collaborative effort will help identify the best programs/approaches to address critical short, intermediate, and long term vulnerabilities.

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Initial RSF Support Objectives

Housing RSF

Incident Support Objectives:

1. Provide Direct Housing resources to disaster survivors in approved locals.
2. Execute and monitor the Transitional Sheltering Assistance (TSA) program.
3. Provide support to survivors in communities for muck and gut operations.
4. Operate Disaster Recovery Centers (DRC) to support disaster survivors, with an emphasis on providing equal physical and program and program access.
5. Conduct SBA Disaster Loan Program operations to provide capital for rebuilding to disaster survivors.
6. Execute long-term housing strategy and implement HUD programs
7. Continue to identify vacancies and monitor all updates from sister agency sources.

Health and Social Services RSF

Incident Support Objectives:

1. Assess and monitor the public health and disease surveillance of the impacted community.
2. Assess disaster-related structural, functional and operational impacts to healthcare facilities.
3. Assess the impacted communities for environmental health risks and coordinate the delivery of environmental health training and technical assistance.
4. Assess and develop strategies to support the needs of children and youth regarding the impacts to key support assets like schools, child care facilities, and youth-centered support programs.
5. Assess and develop strategies, provide technical assistance, identify best practices, and address behavioral health issues.

Infrastructure Systems RSF

Incident Support Objectives:

1. Identify short term, intermediate term, and long term solutions for all infrastructure sectors.
2. Expedite debris removal process.
3. Expedite funding for temporary facilities for classrooms and other government uses.
4. Conduct remaining assessments to determine scope of transportation infrastructure damage.

Economic Recovery RSF

Incident Support Objectives:

1. Provide SBA services to the business community, including Disaster Loan Program providing capital for rebuilding and to offset economic injury and technical assistance (counseling) to adapt to changed business environment.
2. Restore agriculture community and supply chains.

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HUD-17-0392-A-000214

3. Assist displaced businesses to resume normal operations or relocate, and new businesses to open.
4. Assist survivors to return or find new places of employment in the community.
5. Assist local economy restoration and tax base stabilization

Natural and Cultural Resources RSF

Incident Support Objectives:

1. Identify and assess new impacts to cultural heritage sites and institutions.
2. Identify and assess significant releases of contaminants from commercial spills, inoperable wastewater treatment systems, industrial sites, and Superfund sites.
3. Determine gaps for debris removal in waterways, wetlands, coastal areas and ensure collaboration among all agencies' applicable programs to remove debris efficiently.
4. Identify and assess new impacts to natural resources at risk especially: State and Federal Endangered/Threatened Species and their supporting habitats, wetlands, State and local Public Lands (Parks, Recreation Areas, Wildlife Management Areas and associated recreational features; Shellfish growing areas/fisheries spawning and feeding areas (estuarine protected areas); Invasive Species.

Community Planning and Capacity Building RSF

Incident Support Objectives:

1. Expedite resources to localities to develop temporary housing strategies and short term capacity for program implementation.
2. Assess impacts to communities and identify local government planning needs and capacity challenges.
3. Provide increased access to information and resources for local planning recovery management, and community engagement through a broad partner network.
4. Improve risk-based recovery and redevelopment decision-making at the local level.

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Hurricane Harvey: Initial RSF Support Objectives

Housing RSF

Outcome: All persons in accessible permanent housing and future risk to housing stock reduced.

Incident Support Objectives:

1. Provide Direct Housing resources to disaster survivors in approved locals.
    i. Stakeholders:
    ii. Strategies & Actions:
2. Execute and monitor the Transitional Sheltering Assistance (TSA) program.
    i. Stakeholders:
    ii. Strategies & Actions:
3. Provide support to survivors in communities for muck and gut operations.
    i. Stakeholders:
    ii. Strategies & Actions:
4. Operate Disaster Recovery Centers (DRC) to support disaster survivors, with an emphasis on providing equal physical and program and program access.
    i. Stakeholders:
    ii. Strategies & Actions:

b. Conduct SBA Disaster Loan Program operations to provide capital for rebuilding to disaster survivors.
    i. Stakeholders: Homeowners and renters
    ii. Strategies & Actions: SBA in place at all DRCs to support loan applications; electronic loan application available at DRCs, disasterassistance.gov, and sba.gov.

5. Execute long-term housing strategy and implement HUD programs
    i. Stakeholders:
    ii. Strategies & Actions:
6. Continue to identify vacancies and monitor all updates from sister agency sources.
    i. Stakeholders:
    ii. Strategies & Actions:

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Health and Social Services RSF

Outcome: Sustainable health, disability, and social service systems in place.

Incident Support Objectives:

1. Assess and monitor the public health and disease surveillance of the impacted community.
    i. Stakeholders:
    ii. Strategies & Actions:
2. Assess disaster-related structural, functional and operational impacts to healthcare facilities.
    i. Stakeholders:
    ii. Strategies & Actions:
3. Assess the impacted communities for environmental health risks and coordinate the delivery of environmental health training and technical assistance.
    i. Stakeholders: Local, state, and federal interagency partners; workers; employers; safety and health organizations; volunteers; communities
    ii. Strategies & Actions: DOL/OSHA is staffing the Austin Joint Field Office and conducting compliance assistance in the field to help protect the safety and health of workers involved in the Harvey cleanup and recovery. DOL/OSHA is participating in the HSS RSF coordination calls to provide technical support for health issues, such as mold.
4. Assess and develop strategies to support the needs of children and youth regarding the impacts to key support assets like schools, child care facilities, and youth-centered support programs.
    i. Stakeholders:
    ii. Strategies & Actions:
5. Assess and develop strategies, provide technical assistance, identify best practices, and address behavioral health issues.
    i. Stakeholders:
    ii. Strategies & Actions:

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Infrastructure Systems RSF

Outcome: Necessary infrastructure systems restored and more resilient to future risk.

Incident Support Objectives:

1. Identify short term, intermediate term, and long term solutions for all infrastructure sectors.
    i. Stakeholders: USACE, DHS-NPPD-IP, DOT, DOE, EPA, FEMA PA
    ii. Strategies & Actions: The Strategies and actions are per the NDRF for actions conducted in the JFO once the IS RSF closes and the activities go through the transition of Response to Recovery. The IS RSF Field Coordinator will conduct coordination and synchronization with ESF3 (TL/ATL) in JFO receiving all known Preliminary Damage Assessments for both Private and Public infrastructure owners and operators. Additionally, the IS RSF Field Coordinator will talk and coordinate with the local municipalities and State to get additional damage assessment report along IS RSF primary and supporting agencies to verify the information. The information will be formatted in an organized manner capturing all data for all 16 infrastructure sectors in the Mission Scoping Assessment Report (MSA). The MSA will be utilized to build the Recovery Support Strategy (RSS) giving recommendations and solutions in the long, intermediate, and long term for issues at least bringing damaged infrastructure to its pre-incident status. Now, the long term solutions will include mitigation type recommendations ensuring the infrastructure will be able to withstand another incident of the same of more intense variety.
    iii. Example of short, intermediate and Long Term Solutions: Water treatment plant in Beaumont is inoperable. **Short term solution**: return power to the facilities and flush lines to ensure the systems' integrity has not been breached or contaminated, **Intermediate solution**: looking at hardening structure and elevating electrical elements out of flooding area, **Long term**: build flood walls around vulnerable infrastructure in the treatment plant.
2. Expedite debris removal process.
    i. Stakeholders:
    ii. Strategies & Actions:
3. Expedite funding for temporary facilities for classrooms and other government uses.
    i. Stakeholders:
    ii. Strategies & Actions:
4. Conduct remaining assessments to determine scope of transportation infrastructure damage.
    i. Stakeholders: TXDOT, USDOT (FHWA), USDOT (FTA)
    ii. Strategies & Actions: TX-DOT
        1. TX Division leadership visited Corpus Christi, Rockport, Victoria on Wednesday, September 6 (Yesterday) TX leadership met with TXDOT regional staff in the process of determining timing for joint damage assessments

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2. 4 engineers from TX Division traveling to Houston District next week to potentially begin damage assessments

iii. USDOT - FHWA
   1. The Interstate Highway System (FAI routes) The Federal-aid primary highway system (FAP system) is a system of connected main highways and the National highway system.
   2. In more detail; All routes functionally classified as Interstate, Principal Arterial - Other Freeways and Expressways, Minor Arterial Major Collector. Additionally, the off-system bridges in counties and cities are eligible Federal-aid highway routes.
   3. A damage survey list of damaged facilities that are Federally Eligible is not currently known. Surveys are expected to be completed in about 6 weeks.

iv. USDOT – FTA
   1. Mission assignment submitted to support FTA conducting damage assessments of public transit systems in Texas.
   2. State/FEMA expect an implementation schedule of September 11 to November 10, 2017.
   3. Deliverable(s): a comprehensive report on the damage experienced by transit systems impacted by the hurricane, which would form the basis for federal assistance.

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Economic Recovery RSF

Outcome: Impacted economy more sustainable and resilient to future risk.

Incident Support Objectives:

1. Provide SBA services to the business community, including Disaster Loan Program providing capital for rebuilding and to offset economic injury and technical assistance (counseling) to adapt to changed business environment.
    i. Stakeholders: Large businesses (Disaster property loans), small businesses (property and economic injury loans, counseling), and communities
    ii. Strategies & Actions: SBA in place at all DRCs to support loan applications; electronic loan application available at DRCs, disasterassistance.gov, and sba.gov. Will establish Business Recovery Centers, as needed, to supplement DRCs. Counseling provided through network of Resource Partners; District Directors in Houston, San Antonio, and Harlingen available to link Economic RSF and businesses with Resource Partners.
2. Restore agriculture community and supply chains.
    i. Stakeholders: Do we have a federal POC for Department of Agriculture
    ii. Strategies & Actions:
3. Assist displaced businesses to resume normal operations or relocate, and new businesses to open.
    i. Stakeholders:
    ii. Strategies & Actions: How are we locating displaced businesses? What is our outreach strategy? Are we going to temporary shelters?
4. Assist survivors to return or find new places of employment in the community.
    i. Stakeholders: Local and State Officials, State UI agency and the Federal Emergency Management Agency (FEMA).
    ii. Strategies & Actions: Disaster Dislocated Worker Grants (DWG) provide funding to create temporary employment opportunities to assist with clean-up and recovery efforts, when an area impacted by disaster is declared eligible for public assistance by the Federal Emergency Management Agency (FEMA).
    iii. Disaster Unemployment Assistance (DUA) provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance benefits.
5. Assist local economy restoration and tax base stabilization
    i. Stakeholders: Local and State Officials, State UI agency, FEMA, IRS
    ii. Strategies & Actions: Disaster Dislocated Worker Grants (DWG) provide funding to create temporary employment opportunities to assist with clean-up and recovery efforts, when an area impacted by disaster is declared eligible for public assistance by the Federal Emergency Management Agency (FEMA).
    iii. Assist Texas in administering Disaster Unemployment Assistance (DUA) benefits in local communities on food and other necessities that support the local economy

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iv. Collaborate with Federal partners to maximize use of waivers and flexibilities that help revitalize the economy. DOL will monitor activities through its' regional and state partners and take additional actions as necessary.

Additional questions:

1. Since the recovery is a locally lead effort, how are we making sure that people in HQ are receiving information from the ground? And I'm not talking about meetings. I have no idea what goes on in the JFO on a day-to-day basis. And I definitely don't know the names, or POC, for our local team leads. I think there should be mandatory daily reporting on the response and recovery efforts that gets shared with all of our federal partners.
2. How to we better utilize social media to help victims?
3. Need to make sure that SBA staff are informing disaster victims that if they receive an SBA loan, they will not qualify for grant relief.

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Natural and Cultural Resources RSF

Outcome: Natural and cultural resources restored and preserved, and environmental risk to future hazards mitigated.

Incident Support Objectives:

1. Identify and Assess new impacts to cultural heritage sites and institutions.
    i. Stakeholders: Heritage Emergency National Task Force (HENTF), National Endowment for the Humanities, National Park Service, multiple Texas non-profit cultural agencies and associations, Texas Historical Commission, Houston Arts Alliance
    ii. Strategies & Actions:
        1. The Texas Cultural Emergency Response Alliance and the HENTF are conducting outreach and assessing damage to cultural institutions including, museums, libraries, historical societies, archives, and government records repositories. This effort is partially funded by a NEH Emergency Grant. This outreach is being assisted by student volunteers at the University of Texas at Austin School of Information.
        2. Texas cultural agencies and organizations are collecting information through institutions self-reporting, web sites and social media platforms.
        3. NEH provided a grant to HENTF for a Smithsonian preservation team that will provide salvage advice to the public at Disaster Recovery Centers and has committed funding to provide disaster grants directly to impacted cultural institutions.
        4. Not-for-profit organizations dedicated to serving the Greater Houston arts and cultural sector have joined together to launch the Harvey Arts Recovery Fund (housed at Houston Arts Alliance).
        5. Assist State/institutions in accessing financial resources that will continue to enable restoration of damaged cultural properties; and coordinating with the State to follow up on data gaps in coverage.
2. Identify and assess significant releases of contaminants from commercial spills, inoperable wastewater treatment systems, industrial sites, and superfund sites.
    i. Stakeholders: Environmental Protection Agency, Texas Commission on Environmental Quality
    ii. Strategies & Actions:
        1. EPA & TCEQ are conducting assessments of impacts through ESF#10.
        2. Assist TCEQ access technical and financial resources to address residual risks when response activities are complete.
        3. Determine if the Hazardous substance releases and/or the spills resulting from the flood event may have caused significant injuries to natural resources to warrant the State and Federal Natural Resource Trustees to initiate a Natural Resource Damage Assessment (NRDA) under either CERCLA or OPA NRDA rules.
3. Determine gaps for Debris removal in waterways, wetlands, coastal areas and ensure collaboration among all agencies' applicable programs to remove debris efficiently.
    i. Stakeholders: US Department of Agriculture, NOAA, Army Corps of Engineers, FEMA, USGS

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ii. Strategies & Actions:

1. USDA-NRCS Texas is preparing to provide assistance to the State through its Emergency Watershed Protection Program (EWPP). Policy waiver has been issued to extend sponsors request deadline to 120 days.
2. Collaboration on debris removal initiated by meetings with FEMA/USDA-NRCS.
3. Support the State in the implementation of a plan for clean and navigable waterways, wetlands, and adjacent natural areas to restore commercial and recreational use and provide habitat and other ecological benefits.
4. Coordinate efforts to conduct surveys to determine debris location, water depth, and navigability in areas impacted by the storm or flooding and sediment movement.
5. Identify debris items stranded in wetlands, critical wildlife habitats and along difficult to access shorelines
6. Design a process for the review, permitting, and assessments the areas that require debris removal that ensure the protection of important habitats and species during restoration and maintenance of waterways (e.g., submerged aquatic vegetation, shellfish beds, and other bottom-dwelling organisms).

4. Identify and Assess new impacts to natural resources at risk especially: State and Federal Endangered/Threatened Species and their supporting habitats, wetlands, State and local Public Lands (Parks, Recreation Areas, Wildlife Management Areas and associated recreational features; Shellfish growing areas/fisheries spawning and feeding areas (estuarine protected areas); Invasive Species.
   i. Stakeholders: US Fish and Wildlife Service, National Park Service, USACE, Bureau of Ocean Energy Management, NOAA, USDA, USACE, Texas General Land Office, Texas Parks and Wildlife
   ii. Strategies & Actions:

Ongoing Actions:

- The USGS has compiled a list of aquatic invasive species that occur in the area of Hurricane Harvey flooding, with information on where they occur and where they may move due to flooding. Geospatial data to be used to identify drainages that should be surveyed to look for new introductions, or to identify species spread. Surveys will be used to determine the ecological and economic impact of invasive species to the impacted.
- BOEM has information on outer continental shelf resources and state waters through existing and previous cooperative agreements in TX. Seeking to engage with USACE and inform the process for beach replenishment projects.
- Support other systematic assessments of impacts to natural resources to guide restoration and conservation efforts and to help avoid additional economic losses and public health risks.
- Pursue restoration and protection/preservation of natural areas that will provide both enhanced habitats for wildlife and recreational opportunities; and protect existing natural habitat and foster opportunities for new natural areas to support plant and wildlife diversity and provide the equivalent ecosystem values as before the flood event.

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- Establish goals and performance metrics for storm-impacted natural resource restoration, enhancement and conservation to achieve ecological and flood mitigation benefits.

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Community Planning and Capacity Building RSF

Outcome: Community able to lead and manage its recovery, and, community able to design, plan, and execute recovery solutions to reduce current and future risk

Incident Support Objectives:

1. Expedite resources to localities to develop temporary housing strategies and short term capacity for program implementation.
    i. Stakeholders: Federal CPCB Primary and Support Agencies, with focus on GSA, HUD
    ii. Strategies & Actions: Utilize GSA and other agency resources to provide training and advisory services to localities for contracting. Collaborate with CPCB partners, particularly HUD and USDA, and utilize available FEMA resources to advise on development of local housing strategies.
    iii. Stakeholders: All CPCB identified partners, Including ICMA, APA, IBTS, NHMA, GSA, FEMA CDL Program, FEMA Mitigation FPM, HUD
    iv. Strategies & Actions:
2. Assess impacts to communities and identify local government planning needs and capacity challenges.
    i. Stakeholders: Federal CPCB Primary and Support Agencies, All CPCB identified partners, State
    ii. Strategies & Actions: Engage Modelling and Data Workgroup, Recovery Analysis Division, JFO components to develop Community Conditions Assessment. Facilitate information sharing and exchange among CPCB partners to build a picture of communities to enable improved action of all partners
3. Provide increased access to information and resources for local planning, recovery management, and community engagement through a broad partner network.
    i. Stakeholders: All identified CPCB Partners, state, regional planning commissions
    ii. Strategies & Actions: Identify mechanisms to fund peer to peer resources of partners to provide support to local governments
4. Improve risk-based recovery and redevelopment decision-making at the local level.
    i. Stakeholders: FEMA and State Mitigation and NFIP Coordinator, NHMA, ASFPM, NOAA, HUD, EDA, USDA
    ii. Strategies & Actions: Collaborate with FEMA Mitigation Substantial Damage Task Force to support local and neighborhood substantial damage strategies

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AGENDA
Regional Interagency Coordination Recovery Meeting
Texas DR-4332

September 11, 2017 | 1:00 – 3:00 p.m. (CDT)
Joint Field Office | 11000 N Interstate 35, Austin, TX (Old Golfsmith)
Conference Line 1-800-320-4330; Pin: (b)(6)

1:00 PM	**Opening Remarks and Situational Update** – Mike Byrne, Federal Disaster Recovery Coordinator, Federal Emergency Management Agency (FEMA)
1:10 PM	**Operational Update** – Daniel Alexander, Deputy Federal Disaster Recovery Coordinator, FEMA
1:15 PM	**Recovery Support Function (RSF) Updates – Top Priorities and Challenges**

- Housing RSF – Beth Van Duyne, Southwest Regional Administrator, U.S Department of Housing and Urban Development
- Health and Social Services RSF – Dr. David Teuscher, Regional Director, U.S Department of Health and Human Services
- Infrastructure Systems RSF – Mark Roupas, Deputy Chief, Office of Homeland Security, United States Army Corps of Engineers
- Economic RSF – Jorge Ayala, Regional Director, U.S Department of Commerce - Economic Development Administration
- Natural and Cultural Resources RSF – Sue Masica, Regional Director National Park Service, Intermountain Region, U.S. Department of the Interior
- Community Planning and Capacity Building – Dan Alexander, Deputy Federal Disaster Recovery Coordinator, FEMA
- Non Profit and Philanthropic Reports
  - Elizabeth Darling, President and CEO OneStar Foundation
  - Trevor Riggen, Regional Chief Executive Officer American Red Cross
  - Greg Forrester, President and CEO, National Voluntary Organizations Active in Disaster

2:45 PM	**Conclusion and Closing Remarks** – Mike Byrne, Federal Disaster Recovery Coordinator

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Regional Senior Leaders & Field Coordinators Interagency Recovery Meeting

September 11, 2017

FEMA-DR-4332-TX

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Situational Update

Mike Byrne, Federal Disaster Recovery Coordinator

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Operational Update

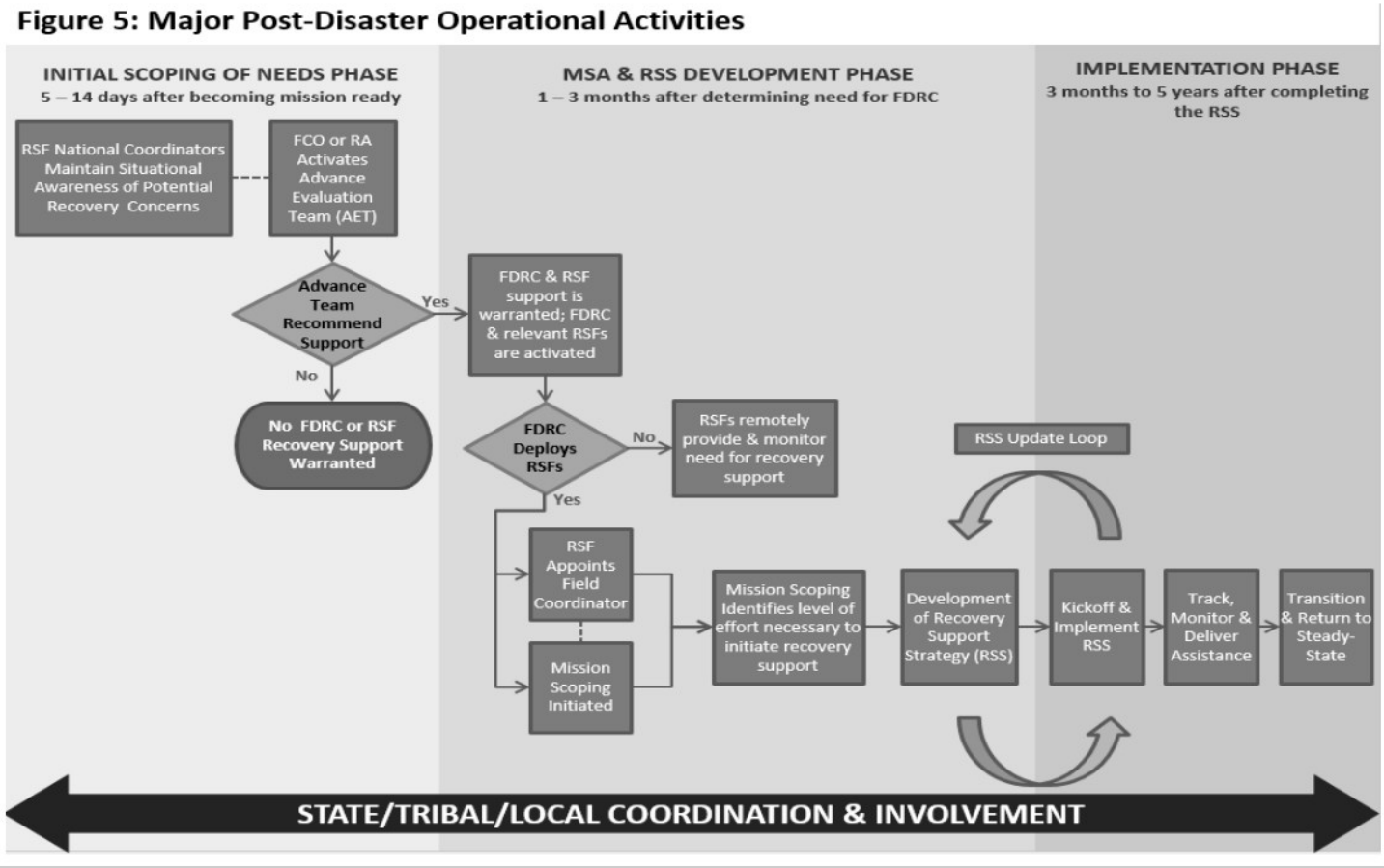
Daniel Alexander, Deputy Federal Disaster Recovery Coordinator



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Mission Scoping Assessment & Recovery Support Strategy

Figure 5: Major Post-Disaster Operational Activities



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Recovery Support Function Updates

Top Priorities and Challenges

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Objectives and Cross Cutting Issues

- Housing RSF - Beth Van Duyne, Housing and Urban Development
- Health & Social Services RSF - Dr. David Teuscher, Health and Human Services
- Infrastructure Systems RSF - Mark Roupas, United States Army Corps of Engineers
- Economic RSF - Jorge Ayala, Commerce - Economic Development Administration

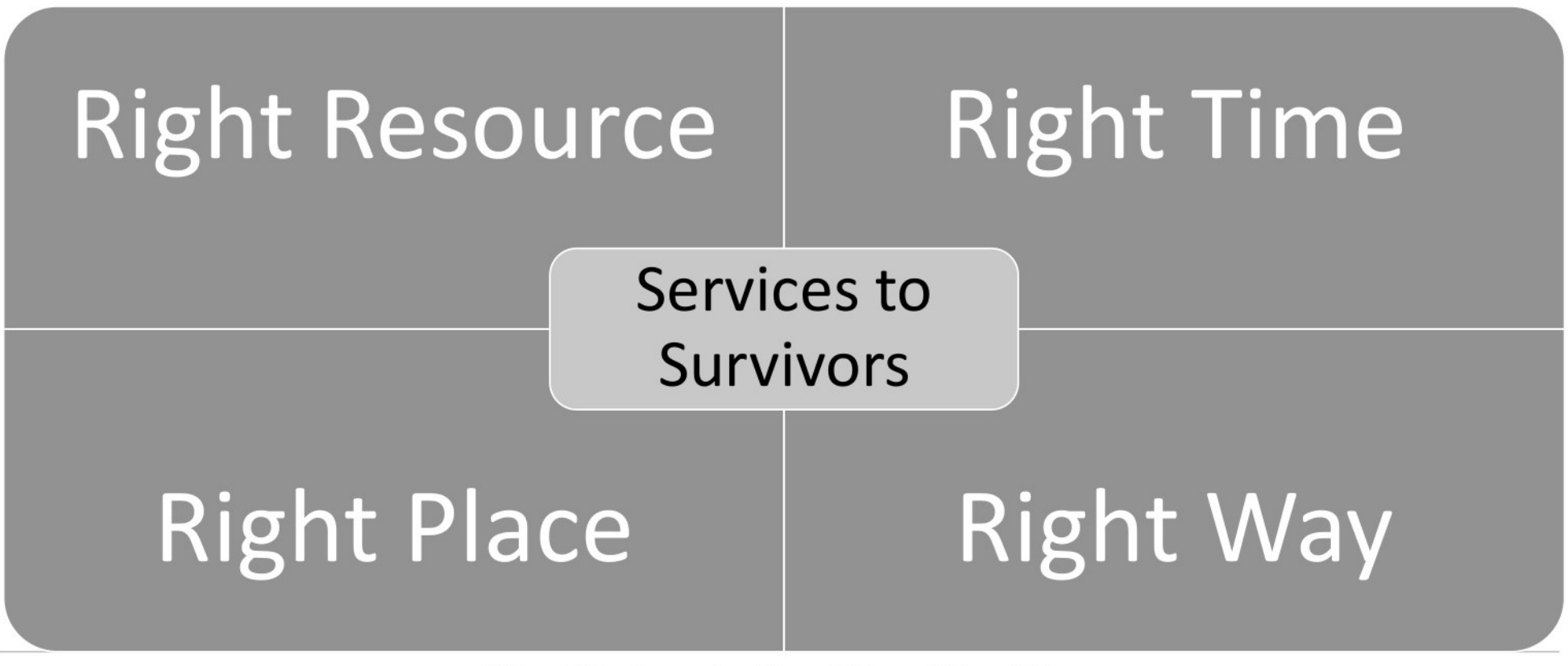
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Objectives and Cross Cutting Issues

- Natural & Cultural Resources RSF – Sue Masica, Department of the Interior
- Community Planning and Capacity Building RSF – Daniel Alexander, FEMA
- Non-Profit and Philanthropic Reports
  - Elizabeth Darling, OneStar Foundation
  - Trevor Riggen, American Red Cross
  - Greg Forrester, National Voluntary Organizations Active in Disaster

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Recommended Approach to Resourcing Recovery



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Next Steps

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From: (b)(6)
Sent: 19 Oct 2017 20:54:25 +0000
To: Van Duyne, Beth A;Van Duyne, Beth A;Ramon, Nicolas;Ramon, Nicolas;Campbell, Patricia A;Campbell, Patricia A;Hudman, Scott C;Hudman, Scott C;Fournier, Diane J;Fournier, Diane J;Bradley, Leslie Ann;Bradley, Leslie Ann;Borrego, Carlos C;Borrego, Carlos C;Davila-Lopez, Chrystn K;Davila-Lopez, Chrystn K;Prater, Gail;Prater, Gail;Storms, David A;Storms, David A;(b)(6) (b)(6) (b)(6) (b)(6)
Cc: fbi.victimassistance@ic.fbi.gov;fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;ireport@cnn.com;firstperson@msnbc.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6) roche@usna.edu;roche@usna.edu;richard.hudock@turner.com;richard.hudock@turner.com;richard.myrus@usdoj.gov;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.A.Rocha@ice.dhs.gov
Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6)

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(b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)" Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)" I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and

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another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his

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attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website

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at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)



(b)(6) - Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

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Detective Tate should also take note that I graduated from [redacted] with a Bachelor of Arts (B.A.) in Biology. I met [redacted] in Rhode Island in 1997 when I graduated from Brown. Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. [redacted] has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). [redacted] also needs to be able to get food stamps or EBT/SNAP benefits here without

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having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (b)(6) and my psychiatrist Dr. (b)(6). (b)(6) believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point

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out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

Filed: 09/17/2014

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(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not

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have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or

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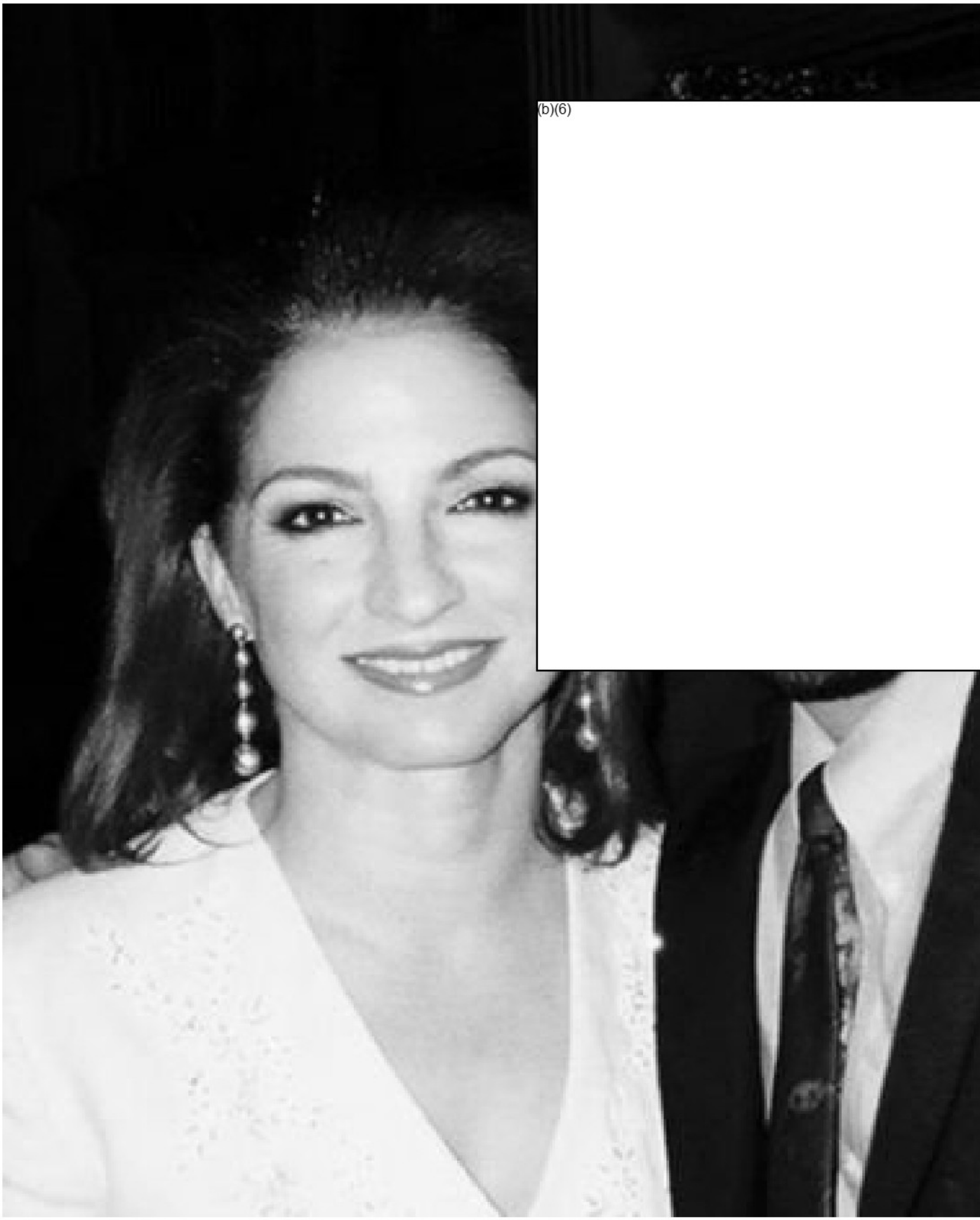
(b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 19 Oct 2017 20:18:53 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) (b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6)

Subject: Fw: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a ting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "Henry Jackson." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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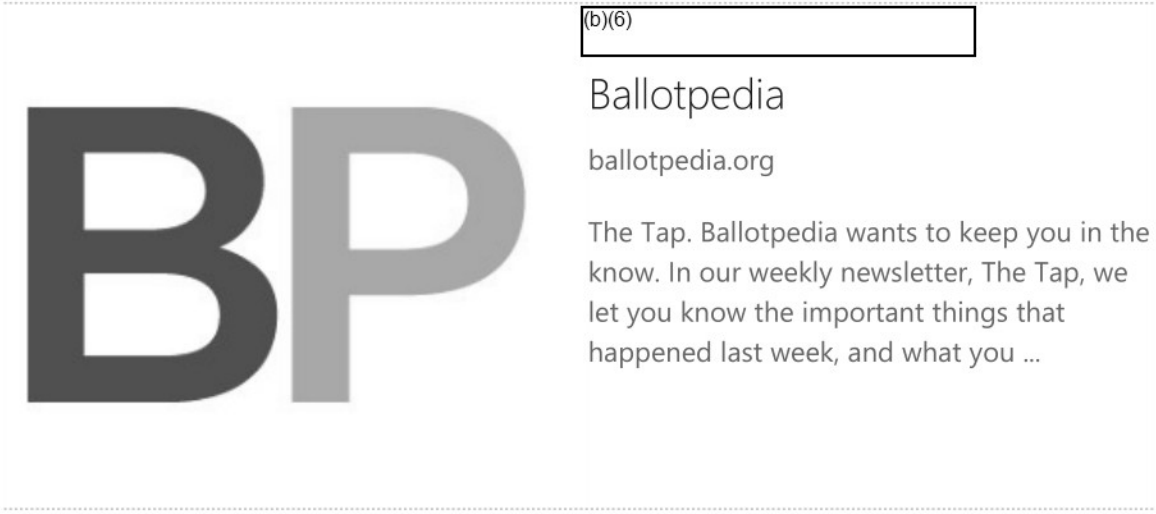
poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or [(b)(6)] cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of [(b)(6)]? I am not aware if [(b)(6)] is tech-savvy enough to be able to gain remote access to my cellphone or [(b)(6)] cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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(b)(6)

(b)(6)

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(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

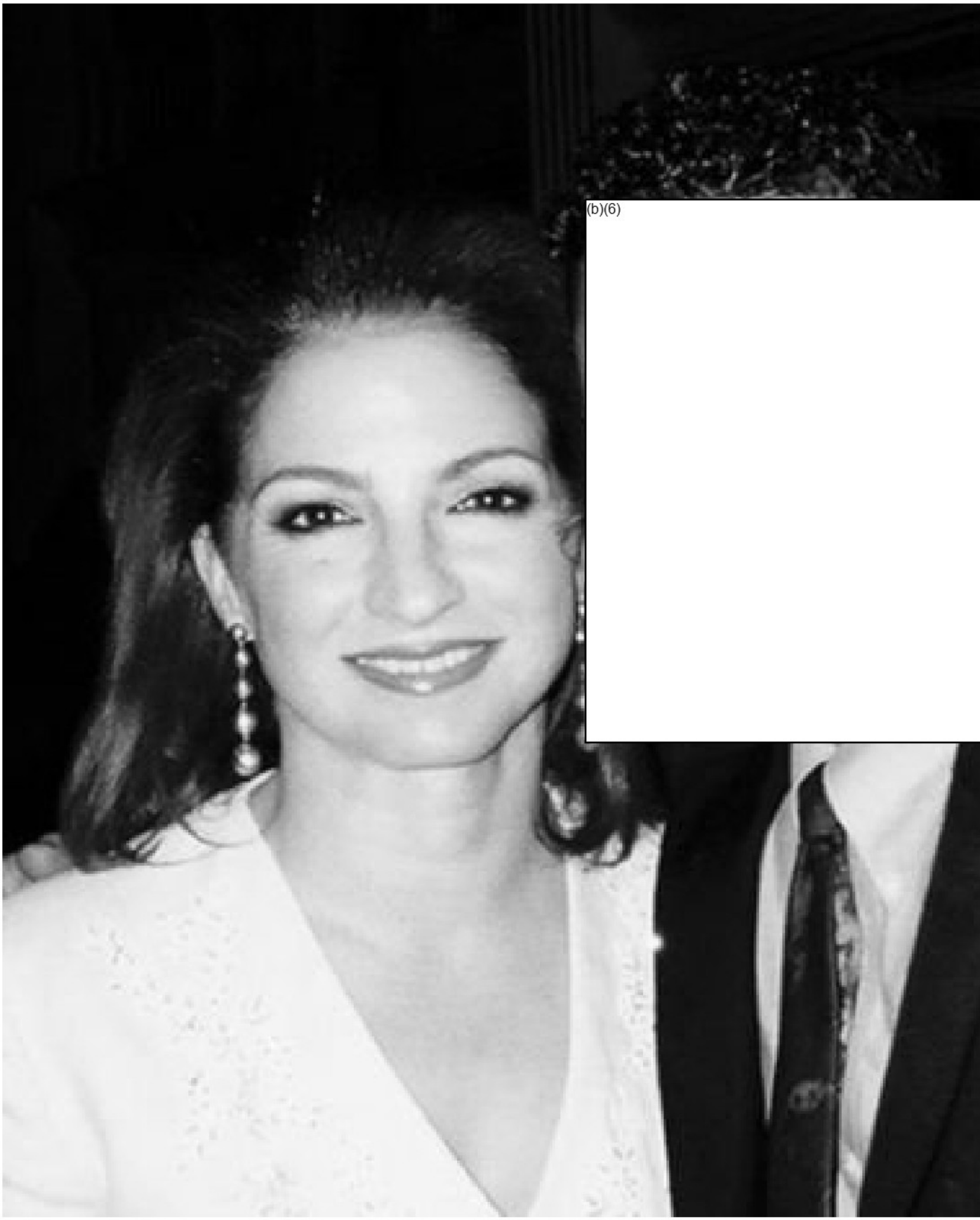
If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: Fulton, Eva L
Sent: 4 May 2017 21:20:56 +0000
To: Ramon, Nicolas;Van Duyne, Beth A;Wickes, Donna L;Hawkins, Regenia Y;Dobbins, Carrie E
Cc: Bradley, Leslie Ann
Subject: FW: POW flag - HUD Memorial Day Ceremony May 25th
Attachments: 2017 Memorial Day Program Tic Toc.docx, 2017 U.S. Department of Housing and Urban Development (HUD) Memorial Day Ceremony - Invite , 2017 U.S. Department of Housing and Urban Development (HUD) Memorial Day Ceremony - Invite

Good Afternoon,

Below is an email from Walter Elmore – Veterans Affinity Group (VAG) Chairman, inviting my father, Jesse McMillan – a Veteran, to present the POW/MIA flag to Secretary Carson (or his representative if not in attendance). I was asked if I would like to introduce my father before the flag presentation. I have accepted of course.

A watching party is being organized for the Fort Worth Field Office. I hope you will have the opportunity to watch the HUD webcast on May 25th.

With Warm Regards,

Eva L. Fulton
Portfolio Management Specialist,
Office of Public & Indian Housing, 6APH
Fort Worth Regional Office
U.S. Department of Housing Urban and Development
801 Cherry St., Unit #45, Ste. 2500
Fort Worth, TX 76102
PIH desk phone (817) 978-5705
eva.l.fulton@hud.gov
Veterans (VAG)

HUD VETERANS AFFINITY GROUP

http://www.fedshirevets.gov/
https://www.usajobs.gov/

VAG Core Values: Professionalism, Leadership, Teamwork, Character, Cost-efficiency
"Our veterans are not interruptions to our work; they are the reason for it"

POST
PIH One-Stop Tool

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From: Veterans Affinity Group
Sent: Wednesday, March 22, 2017 7:08 AM
To: (b)(6)
Cc: Fulton, Eva L <Eva.L.Fulton@hud.gov>; Veterans Affinity Group <VeteransAffinityGroup@hud.gov>; Elmore, Walter A <Walter.A.Elmore@hud.gov>
Subject: RE: POW flag

Hello Master Sergeant McMillan,

How are you?

'Thank You' for speaking with me this morning and agreeing to participate in the U.S. Department of Housing and Urban Development (HUD) Veteran Affinity Group (VAG) 2017 Memorial Day Ceremony. As we discussed, the 2017 Memorial Day Ceremony is scheduled for Thursday, May 25, 2017 (11:00 a.m. – 12:30 p.m. EST). The location is: U.S. Department of Housing and Urban Development (HUD) located at: 451 7th Street, SW, Washington, DC 20410 (Brooke-Mondale Auditorium). Our 2017 Memorial Day theme is **'CELEBRATE ~ HONOR ~ REMEMBER'.**
You are expected to arrive at 10:30a.m. for a reception in the Green Room of the HUD Headquarters Building.

Your participation in this honorable event will include presenting the POW/MIA Flag to the HUD Official at the Ceremony. I have attached a draft copy of the program for your review. If you have any questions, please do not hesitate to contact me at: 202-275-6323, or walter.a.elmore@hud.gov.

Parking at this event is extremely limited. We will attempt to provide parking however we cannot guarantee that space will be available. In the event that it is, please provide the make, model, color, and tag number of your vehicle, and be sure to bring a photo ID with you, on the date of the event.

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive the Veterans of earlier wars were treated and appreciated by their Nation." - George Washington

VAG
HUD VETERANS AFFINITY GROUP

Thanks,
Walter Elmore, M.A., Chair
HUD Veterans Affinity Group (VAG)
HUD District of Columbia Office/National Capital Area Office
820 First Street, NE Suite 300
Washington, DC 20002-4205
Veterans (VAG)
Direct: 202-275-6323

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Walter.A.Elmore@hud.gov

http://www.fedshirevets.gov/
https://www.usajobs.gov/
http://hudatwork.hud.gov/HUD/eeo/po/u/affinity/diversity-vag

VAG Core Values: Professionalism, Leadership, Teamwork, Character, Cost-efficiency
"Our veterans are not interruptions to our work; they are the reason for it"



USATC
Fort Jackson

TRADOC

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From: Fulton, Eva L
Sent: Tuesday, March 21, 2017 1:55 PM
To: Elmore, Walter A <Walter.A.Elmore@hud.gov>
Subject: RE: POW flag

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Walter,

My dad's name is Jesse McMillan, he can be reached at (b)(6)

Served 4 years in the Army National Guard, in Broken Arrow, Oklahoma – Company D, BUT Battalion
Served 21 years in the Texas Air National Guard, 136 CAM Squadron, Hensley Field, Texas
Retired after a total of 26 years, 7 months as Master Sergeant

Eva L. Fulton
Portfolio Management Specialist,
Region 6 Special Purpose Vouchers & Fort Worth Field Office PHAS Coordinator
Office of Public & Indian Housing, 6APH
Fort Worth Regional Office
U.S. Department of Housing Urban and Development
801 Cherry St., Unit #45, Ste. 2500
Fort Worth, TX 76102
PIH desk phone (817) 978-5705
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2017 HUD/VAG Memorial Day Ceremony
Thursday, May 25, 2017
"CELEBRATE ~ HONOR ~ REMEMBER"

Mistress of Ceremonies …….. **Tenekia Harris** **- 4 Min**

Master of Ceremonies …… **Mr. Eugene "Geno" Harris II, USAF (Ret.)**
Office of the Deputy Assistant Secretary
for Operations

Presentation of Colors …… Military District Washington (MDW)
(Joint Forces Color Guard)
John F. Kennedy Jr. ROTC High School **- 4 Min**

Pledge of Allegiance …… Atlanta Regional Office **- 1 Min**

National Anthem ……. **Shirlyn D. Garner,**
Equal Opportunity Specialist
Office of Fair Housing
Birmingham Field Office **– 2 Min**

Invocation ……..... **Reverend Floyd M. Haralson, USAF (Ret.)** **- 1 Min**

POW/MIA Table ……..... **– 6 Min**

Presentation of POW/MIA Flag … Master Sergeant Jesse McMillan (Ret.) **- 2 Min**

Welcome ………… **HUD** **– 8 Min**

Special Remarks …… **Ms. Sandra Drew, President**
Gold Star Wives **- 3 Min**

Message …….. **Ms. Candy Martin, President**
Gold Star Moms ……. **– 3 Min**

Message ---------- **Brigadier General Velma Richardson, USA (Ret)**
(Deputy Commanding General, NETCOM) **- 4 Min**

Introduction of Keynote …… **TBD** **– 2 Min**

Keynote Speaker …… **TBD** **8 – 12 Min**

Recognitions/Presentations …….. **- 15 Min**
Family of: **Specialist (E-4) Toccara R. Green**

AMERICAN OVERSIGHT

2nd Lieutenant Emily J. T. Perez

Closing Remarks …… **– 4 Min**

Moment of Silence ……... **Audience** **– 10 Seconds**

Memorial Wreath ……

Taps ……... **Robert Heishman, Bugler** **- 1 Min**

Benediction …… **Reverend Floyd M. Haralson, USAF (Ret)** **– 1 Min**

AMERICAN OVERSIGHT

From: Veterans Affinity Group
Sent: 2 May 2017 13:11:43 +0000
To: Greene, Kevin
Cc: (b)(6) ;Elmore, Walter A;Veterans Affinity Group;Fulton, Eva L
Subject: 2017 U.S. Department of Housing and Urban Development (HUD) Memorial Day Ceremony - Invite
Attachments: 2017 Memorial Day Program Tic Toc.docx

Hello Mr. Greene,

How are you?

The HUD Veteran Affinity Group (VAG) is would consider it an Honor to have members of the 'Hogs & Heroes' non-profit motorcycle organization with Delaware, Chapter 5, to attend, and participate in, the 2017 U.S. Department of Housing and Urban Development Memorial Day Ceremony. As previously indicated, the Ceremony is scheduled for Thursday, May 25, 2017 (11:00 a.m. – 12:30 p.m. EST). The location is: U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410 (Brooke-Mondale Auditorium). The HUDVAG 2017 Memorial Day Theme is **"CELEBRATE ~ HONOR ~ REMEMBER"** all, and their families, who have made the ultimate sacrifice for our freedoms and liberties.

We are honored to have as our Keynote Speaker, Major General Leslie C. "Les" Smith, Deputy, The Inspector General, United States Army Inspector General Agency. We are also honored to have Ms. Candy Martin (National President, Gold Star Mothers), Ms. Sandra Drew, (Regional President, Gold Star Wives), and the families of three of our fallen Comrades; Captain Jesse Melton III (USMC), 2nd Lieutenant Emily J.T. Perez (USA), and Army Specialist (E-4) Toccara Renee Green (USA), who have accepted invitations for this honorable occasion.

The Honorable Ben Carson, Sr., (HUD Secretary) and Mr. Nelson R. Bregón, (Associate Assistant Deputy Secretary, Office of Field Policy and Management) will provide the greeting to our honored guest, and participate in the presentation of the 'Certificate of Remembrance' to the families of our fallen Comrades.

Other Honored guests include the Military District of Washington (MDW) Joint Forces Ceremonial Color Guard, and Bugler, the Montgomery County Public Schools (MCPS) John F. Kennedy High School Naval JROTC Cadets, and the Prince George's County Public Schools (PGCPS) Suitland High School Naval JROTC Cadets.

A reception for all invited guest is scheduled for 10:00 a.m. (EST), in the Brooke – Mondale Auditorium, and the 2017 HUD Memorial Day Ceremony will begin, promptly, at 11:00am. (EST).

'We Will Never Forget' our fallen comrades, and their families, who have made the ultimate sacrifice for this grateful nation, and our freedom.

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If you are not a HUD employee, or federal employee with a valid HSPD-12 ID, **Please RSVP to: Walter Elmore at: 202-275-6323, or Walter.A.Elmore@HUD.Gov**.

This Honorable event will be Webcast (Internally) to all HUD Regional and Field Offices

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive the Veterans of earlier wars were treated and appreciated by their Nation." - George Washington

VAG
HUD VETERANS AFFINITY GROUP

Thanks,
Walter Elmore, M.A., Chair
HUD Veterans Affinity Group (VAG)
HUD District of Columbia Office/National Capital Area Office
820 First Street, NE Suite 300
Washington, DC 20002-4205
Veterans (VAG)
Direct: 202-275-6323
Walter.A.Elmore@hud.gov

http://www.fedshirevets.gov/
https://www.usajobs.gov/
http://hudatwork.hud.gov/HUD/eeo/po/u/affinity/diversity-vag

VAG Core Values: Professionalism, Leadership, Teamwork, Character, Cost-efficiency
"Our veterans are not interruptions to our work; they are the reason for it"

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From: Greene, Kevin [mailto:KGreene@Kennedy-Center.org]
Sent: Tuesday, May 02, 2017 8:19 AM
To: Elmore, Walter A <Walter.A.Elmore@hud.gov>
Cc: jessemcmillian426@gmail.com
Subject: FW: RE: POW flag

Mr. Elmore,

My name is Kevin Greene and am friends with and a colleague of Jesse McMillian. We are member of the Hogs & Heroes non-profit motorcycle organization with Delaware, Chapter 5.

As a member of the Hogs and Heroes organization, I would like to add the event to our Hogs & Heroes 'Meetup.com' page and am hoping to post information about the event so I can to make the visit, for a few of our brethren, as easy as possible.

Information such as Which door should we go to – What form(s) of ID should we bring – What time should we arrive, etc…

Sincerely,

Kevin M. Greene
J.F. Kennedy Center for the Performing Arts
Occupational Safety and Health Manager
Washington, D.C.

KEVIN M. GRENE, CMSgt, Air Force Reserve Command
414th MXS Superintendent

AMERICAN OVERSIGHT

Seymour Johnson AFB, NC

From: Jesse Mcmillan [mailto:(b)(6)
Sent: Saturday, April 29, 2017 10:36 AM
To: Greene, Kevin
Subject: Fwd: RE: POW flag

---------- Forwarded message ----------
From: "Veterans Affinity Group" <VeteransAffinityGroup@hud.gov>
Date: Mar 22, 2017 8:08 AM
Subject: RE: POW flag
To: "(b)(6)" <(b)(6)>
Cc: "Fulton, Eva L" <Eva.L.Fulton@hud.gov>, "Veterans Affinity Group" <VeteransAffinityGroup@hud.gov>, "Elmore, Walter A" <Walter.A.Elmore@hud.gov>

Hello Master Sergeant McMillan,

How are you?

'Thank You' for speaking with me this morning and agreeing to participate in the U.S. Department of Housing and Urban Development (HUD) Veteran Affinity Group (VAG) 2017 Memorial Day Ceremony. As we discussed, the 2017 Memorial Day Ceremony is scheduled for Thursday, May 25, 2017 (11:00 a.m. – 12:30 p.m. EST). The location is: U.S. Department of Housing and Urban Development (HUD) located at: 451 7th Street, SW, Washington, DC 20410 (Brooke-Mondale Auditorium). Our 2017 Memorial Day theme is **'CELEBRATE ~ HONOR ~ REMEMBER'.**
You are expected to arrive at 10:30a.m. for a reception in the Green Room of the HUD Headquarters Building.

Your participation in this honorable event will include presenting the POW/MIA Flag to the HUD Official at the Ceremony. I have attached a draft copy of the program for your review. If you have any questions, please do not hesitate to contact me at: 202-275-6323, or walter.a.elmore@hud.gov.

Parking at this event is extremely limited. We will attempt to provide parking however we cannot guarantee that space will be available. In the event that it is, please provide the make, model, color, and tag number of your vehicle, and be sure to bring a photo ID with you, on the date of the event.

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From: Fulton, Eva L
Sent: Tuesday, March 21, 2017 1:55 PM
To: Elmore, Walter A <Walter.A.Elmore@hud.gov>
Subject: RE: POW flag

Walter,

My dad's name is Jesse McMillan, he can be reached at (b)(6)

Served 4 years in the Army National Guard, in Broken Arrow, Oklahoma – Company D, BUT Battalion
Served 21 years in the Texas Air National Guard, 136 CAM Squadron, Hensley Field, Texas
Retired after a total of 26 years, 7 months as Master Sergeant

Eva L. Fulton
Portfolio Management Specialist,
Region 6 Special Purpose Vouchers & Fort Worth Field Office PHAS Coordinator
Office of Public & Indian Housing, 6APH
Fort Worth Regional Office
U.S. Department of Housing Urban and Development
801 Cherry St., Unit #45, Ste. 2500
Fort Worth, TX 76102
PIH desk phone (817) 978-5705
eva.l.fulton@hud.gov
Veterans (VAG)



http://www.fedshirevets.gov/
https://www.usajobs.gov/

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Sent: 1 May 2017 17:16:59 +0000
To: Veterans Affinity Group
Subject: 2017 U.S. Department of Housing and Urban Development (HUD) Memorial Day Ceremony - Invite
Attachments: 2017 HUD Memorial Day Ceremony Invite.png

Hello VAG Members, Spouses of Veterans, Interagency Veterans Affinity Group (iVAG) members, Friends of the VAG, HUD employees, and others,

How are you?

The purpose of this correspondence is to extend a personal invitation to you, and your guests, for the (2017) U.S. Department of Housing and Urban Development (HUD)/Veteran Affinity Group (VAG) Memorial Day Ceremony scheduled for Thursday, May 25, 2017 (11:00am – 12:30 P.M. EST) at the U. S. Department of Housing and Urban Development (HUD): 451 7th Street, SW, Washington, D.C., 20410 (Brooke-Mondale Auditorium). The HUDVAG 2017 Memorial Day Theme is **"CELEBRATE ~ HONOR ~ REMEMBER"**

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From: (b)(6)
Sent: 10 Aug 2017 13:01:40 -0500
To: TX_Webmanager;Borrego, Carlos C;ANSWERS;Davila-Lopez, Chrystn K;Hudman, Scott C;Van Duyne, Beth A;Ramon, Nicolas;Storms, David A;Prater, Gail;Campbell, Patricia A;Fournier, Diane J;HUD-PIHRC@tngusa.net
Cc: info@dhadal.com;Brooke E. Etie;Greg Mays;barksdale.haggins@dallascityhall.com
Subject: Resent: Urgent follow up: (b)(6) vs. DHA, major discrimination, Section 8, SS compromised

Hello,

It has been weeks since someone from either the Dallas HUD or Fort Worth HUD office has contacted me. I have been waiting patiently and have sent over several emails.

Everytime I talk to someone: all I seem to continue getting is excuses. The Dallas Housing Authority needs to be stopped and stopped today! I am not asking: I an demanding to know why in the world has no one from HUD bothered to call me back? Why on Earth is HUD continuing to fund a losing operation in DHA?

Since obviously you people (and you can take this anyway you want because as far as I an concerned, everyone one of you are racist and discriminate because of my disabilities) do not have the level of education or intelligence as myself: I guess I have to explain the story one more time.

I tried to log unto the DHA's partnering site, I can't remember the name of the site in order to get an account registered. No matter what I did, the site kept on timing out. Now, this next part is very, very important so please read it carefully: I TRIED AND TRIED CONTACTING DHA AND NOT GOT MY RESPONSE FOR TWO WEEKSM. THE EVIDENCE SHOWS THIS: DHA DISCRIMINATED AGAINST (b)(6) AND WOULD NOT ALLOW ME TO REGISTER IN ORDER TO BE APART OF THE WAITING LIST FOR SECTION 8 OR OTHER PROGRAMS.

THE REASON I AM TYPING IN LARGE CAPS IS BECAUSE NO ONE GETS IT: NONE OF YOU GET IT. HERE IT HAS BEEN 4 MONTHS AND I GET PUSHED TO SIDE LIKE I MEAN NOTHING. GREG MAYS, THE SO CALLED ATTORNEY STATED THAT HE CHECKED WITH THEIR NETWORK TEAM AND NO ONE ELSE HAD A PROBLEM. IT WASN'T ON MY END: MY INTERNET CONNECTION WAS CONSISTENT AND THE WEBSITE, AFTER ENTERING MY SS # TIME OUT SEVERAL TIMES. THIS IS WHEN I REACHED OUT TO DHA AND THEY IGNORED ME. PRIOR

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TOWARDS BECOMING DISABLRD, I WORKED IN THE IT FIELD AND AM A CERTIFIED IT TECH. I KNOW WHAT I AM TALKING ABOUT.

LET ME TELL YOU RIGHT NOW THAT I DO NOT GIVE A DAMN WHO YOU ARE OR WHAT POSITION YOU HOLD: I DO NOT LIKE BEING IGNORED. IGNORING ME PUSHES MY BUTTONS AND MY IMPULSIVE NATURE DUE TO MY ADHD DISABILITY COMES OUT. I HATE BEING THIS WAY BUT GOD DAMN IT, THERE IS NO FREAKIN REASON FOR GROWN A$$ PEOPLE TO IGNORE ME.

MY PATIENCE IS UP AND EVERY MONTH: WELL OVER HALF OF MY DISABILITY CHECK IS TAKEN UP BY MY RENT ALONE. EVERYONE ELSE THAT IS BLACK AND HISPANIC OR AN ILLEGAL GETS BETTER TREATMENT THAN I DO: NAWW BECAUSE I AM BIRACIAL AND DISABLED AND MY NAME HAPPENS TO BE (b)(6) I GET RACIALLY PROFILED AND TREATED LIKE CRAP!

MY SOCIAL SECURITY NUMBER WAS ALSO COMPROMISED AND GREG MAYS HASN'T DONE A GOD DAMN THING ABOUT IT. SOME OLD DUDE CALLED ME TWO WEEKS AGO AND HE WAS TAKEN BACK BY MY COMMENT OF DEFUNDING DHA. HE SAID "OH WE HAVE OVER 25,000 PEOPLE ON THE PROGRAM"!

WELL, MY RESPONSE TO HIM IS, "WELL I SHOULD BE ONE OF THOSE PEOPLE BUT NO, SIR YOU ARE A MISERABLE MAN THAT CAN'T DO THE ONE THING: BE A MAN AND KEEP YOUR WORD" NO ONE HAS REACHED OUT TO ME OR EVEN CHECKED ON ME AND WHY? BECAUSE YOU ARE ALL RACIST AND DISCRIMINATE AGAINST MY DISABILITIES. I AM GOING TO SEEK LEGAL ADVICE AND IF I HAVE TOO: I WILL SUE DHA ABS GREG MAYES FOR DENYING ME MY RIGHTS AND PRIVILEGES TO PARTAKE IN THE SECTION 8 OR OTHER ALIKE PROGRAMS.

I DEMAND THAT HUD GETS OFF BUTTS AND DO SOMETHING ABOUT THIS, NOT TOMRROW, NOT NEXT WEEK BUT TODAY. 4 MONTHS IS TOO LONG AND THERE IS SIMPLY NO REASON FOR IT. I WANT SWIFT SERVICE AND I WANT THIS TO BE PUT ON TOP OF THE LIST OF THINGS TO RESOLVE.

I AM SEEKING DAMAGES FROM DHA THAT HAS RESULTED IN MORE OF THE FOLLOWING: PTSD EPISODES, PANIC ATTACKS AND MAJOR DEPRESSION AND FINANCIAL HARDSHIP.

I WILL NOT ACCEPT "NO" AS AN ANSWER: HUD AND DHA OWES (b)(6) FOR THE HELL YOU ALL HAVE PUT ME THROUGH.

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BEING NICE AND COMPLAINING GETS YOU NOWHERE: SO IF I HAVE TO YELL AND SCREAM UNTIL I HAVR A HEART ATTACK THEN SO BE IT. I KNOW THE MAJORITY OF YOU ARE AFRICAN-AMERICAN AND RIGHT NOW: BEING HALF BLACK MYSELF: I FEEL ASHAMED OF MY BLACK SIDEM. WHAT HAPPENED TOWARDS LOOKING OUT FOR YOUR OWN? I GUESS IT IS THE TYPICAL WHITE, GOOD OLE BOYS CLUB.

REGARDS,

(b)(6)
(b)(6)

P.S. - DO NOT I REPEAT DO NOT SEND ME ANYTHING IN THE MAIL DUE TO THE US POSTAL SERVICE CAUSES ME TO SUFFER FROM PANIC ATTACKS. DO NOT RESPOND OR CONTACT ME UNLESS YOU HAVE A RESOLUTION.

On Aug 3, 2017 12:37 PM, (b)(6) <(b)(6)> wrote:

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THE REASON I AM TYPING IN LARGE CAPS IS BECAUSE NO ONE GETS IT: NONE OF YOU GET IT. HERE IT HAS BEEN 4 MONTHS AND I GET PUSHED TO SIDE LIKE I MEAN NOTHING. GREG MAYS, THE SO CALLED ATTORNEY STATED THAT HE CHECKED WITH THEIR NETWORK TEAM

AMERICAN OVERSIGHT

AND NO ONE ELSE HAD A PROBLEM. IT WASN'T ON MY END: MY INTERNET CONNECTION WAS CONSISTENT AND THE WEBSITE, AFTER ENTERING MY SS # TIME OUT SEVERAL TIMES. THIS IS WHEN I REACHED OUT TO DHA AND THEY IGNORED ME. PRIOR TOWARDS BECOMING DISABLRD, I WORKED IN THE IT FIELD AND AM A CERTIFIED IT TECH. I KNOW WHAT I AM TALKING ABOUT.

LET ME TELL YOU RIGHT NOW THAT I DO NOT GIVE A DAMN WHO YOU ARE OR WHAT POSITION YOU HOLD: I DO NOT LIKE BEING IGNORED. IGNORING ME PUSHES MY BUTTONS AND MY IMPULSIVE NATURE DUE TO MY ADHD DISABILITY COMES OUT. I HATE BEING THIS WAY BUT GOD DAMN IT, THERE IS NO FREAKIN REASON FOR GROWN A$$ PEOPLE TO IGNORE ME.

MY PATIENCE IS UP AND EVERY MONTH: WELL OVER HALF OF MY DISABILITY CHECK IS TAKEN UP BY MY RENT ALONE. EVERYONE ELSE THAT IS BLACK AND HISPANIC OR AN ILLEGAL GETS BETTER TREATMENT THAN I DO: NAWW BECAUSE I AM BIRACIAL AND DISABLED AND MY NAME HAPPENS TO BE (b)(6) : I GET RACIALLY PROFILED AND TREATED LIKE CRAP!

MY SOCIAL SECURITY NUMBER WAS ALSO COMPROMISED AND GREG MAYS HASN'T DONE A GOD DAMN THING ABOUT IT. SOME OLD DUDE CALLED ME TWO WEEKS AGO AND HE WAS TAKEN BACK BY MY COMMENT OF DEFUNDING DHA. HE SAID "OH WE HAVE OVER 25,000 PEOPLE ON THE PROGRAM"!

WELL, MY RESPONSE TO HIM IS, "WELL I SHOULD BE ONE OF THOSE PEOPLE BUT NO, SIR YOU ARE A MISERABLE MAN THAT CAN'T DO THE ONE THING: BE A MAN AND KEEP YOUR WORD" NO ONE HAS REACHED OUT TO ME OR EVEN CHECKED ON ME AND WHY? BECAUSE YOU ARE ALL RACIST AND DISCRIMINATE AGAINST MY DISABILITIES. I AM GOING TO SEEK LEGAL ADVICE AND IF I HAVE TOO: I WILL SUE DHA ABS GREG MAYES FOR DENYING ME MY RIGHTS AND PRIVILEGES TO PARTAKE IN THE SECTION 8 OR OTHER ALIKE PROGRAMS.

I DEMAND THAT HUD GETS OFF BUTTS AND DO SOMETHING ABOUT THIS, NOT TOMRROW, NOT NEXT WEEK BUT TODAY. 4 MONTHS IS TOO LONG AND THERE IS SIMPLY NO REASON FOR IT. I WANT SWIFT SERVICE AND I WANT THIS TO BE PUT ON TOP OF THE LIST OF THINGS TO RESOLVE.

I AM SEEKING DAMAGES FROM DHA THAT HAS RESULTED IN MORE OF THE FOLLOWING: PTSD EPISODES, PANIC ATTACKS AND MAJOR DEPRESSION AND FINANCIAL HARDSHIP.

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I WILL NOT ACCEPT "NO" AS AN ANSWER: HUD AND DHA OWES (b)(6) (b)(6) FOR THE HELL YOU ALL HAVE PUT ME THROUGH. BEING NICE AND COMPLAINING GETS YOU NOWHERE: SO IF I HAVE TO YELL AND SCREAM UNTIL I HAVR A HEART ATTACK THEN SO BE IT. I KNOW THE MAJORITY OF YOU ARE AFRICAN-AMERICAN AND RIGHT NOW: BEING HALF BLACK MYSELF: I FEEL ASHAMED OF MY BLACK SIDEM. WHAT HAPPENED TOWARDS LOOKING OUT FOR YOUR OWN? I GUESS IT IS THE TYPICAL WHITE, GOOD OLE BOYS CLUB.

REGARDS,

(b)(6)
(b)(6)

P.S. - DO NOT I REPEAT DO NOT SEND ME ANYTHING IN THE MAIL DUE TO THE US POSTAL SERVICE CAUSES ME TO SUFFER FROM PANIC ATTACKS. DO NOT RESPOND OR CONTACT ME UNLESS YOU HAVE A RESOLUTION.

AMERICAN OVERSIGHT

From: (b)(6)

Sent: 19 Oct 2017 20:36:09 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A; (b)(6) ; (b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com; (b)(6) (b)(6) roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org; (b)(6) (b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com; (b)(6) (b)(6) (b)(6) (b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com; (b)(6) (b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov (b)(6) (b)(6) Ronald S. Emrit

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)" Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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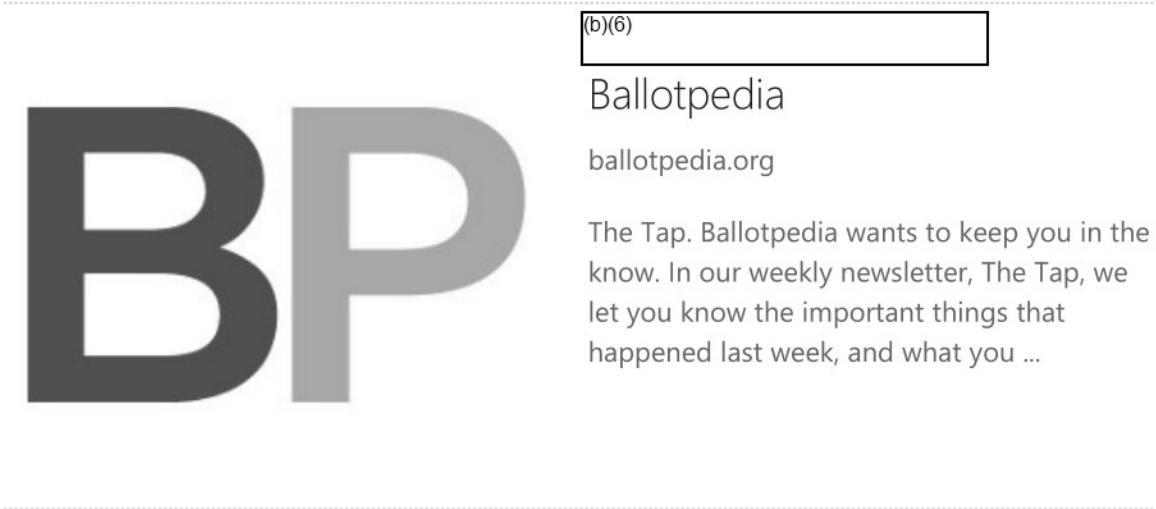
poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

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based off the analysis of (b)(6) (b)(6) and my psychiatrist Dr. (b)(6). (b)(6) believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

09/17/2014

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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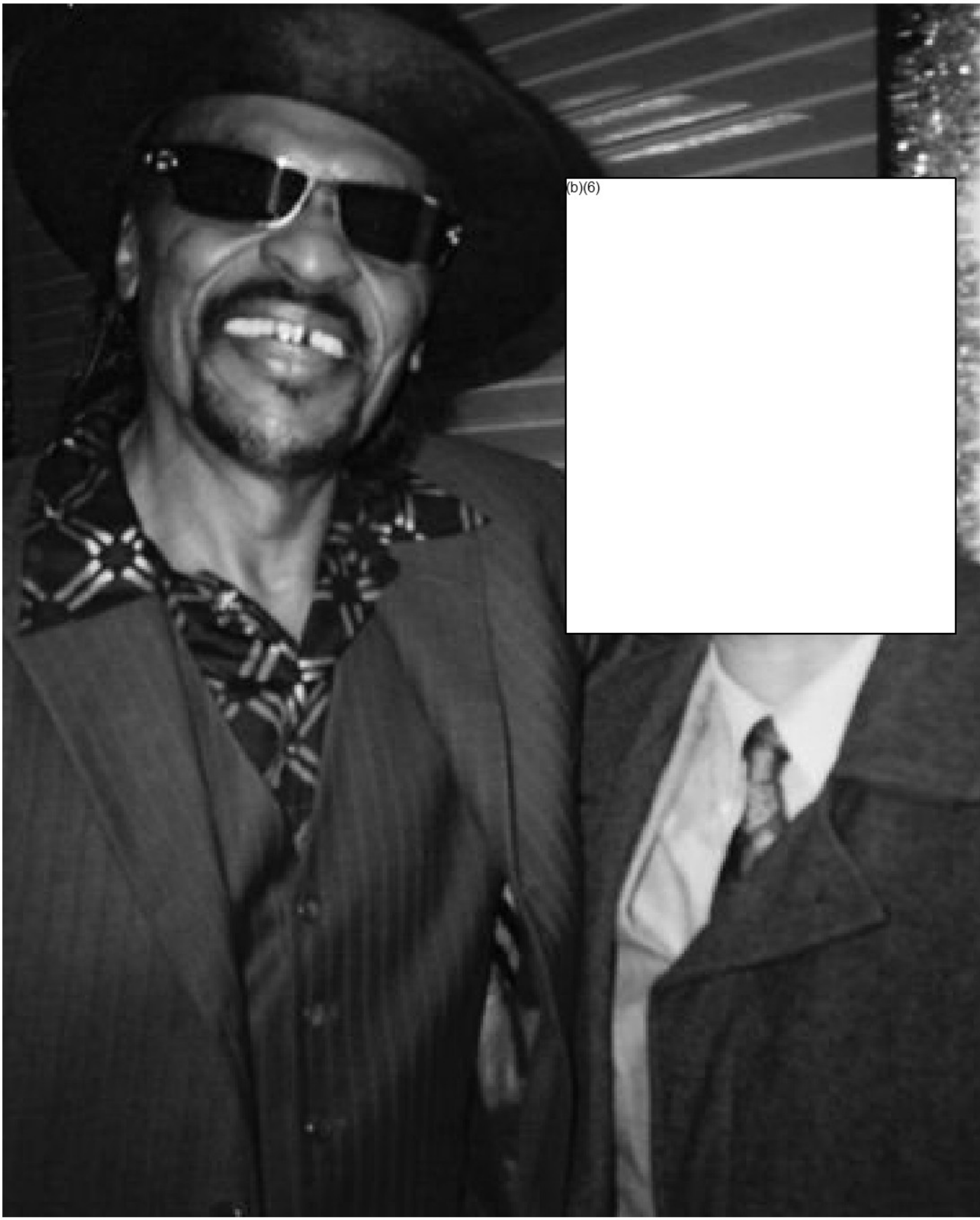
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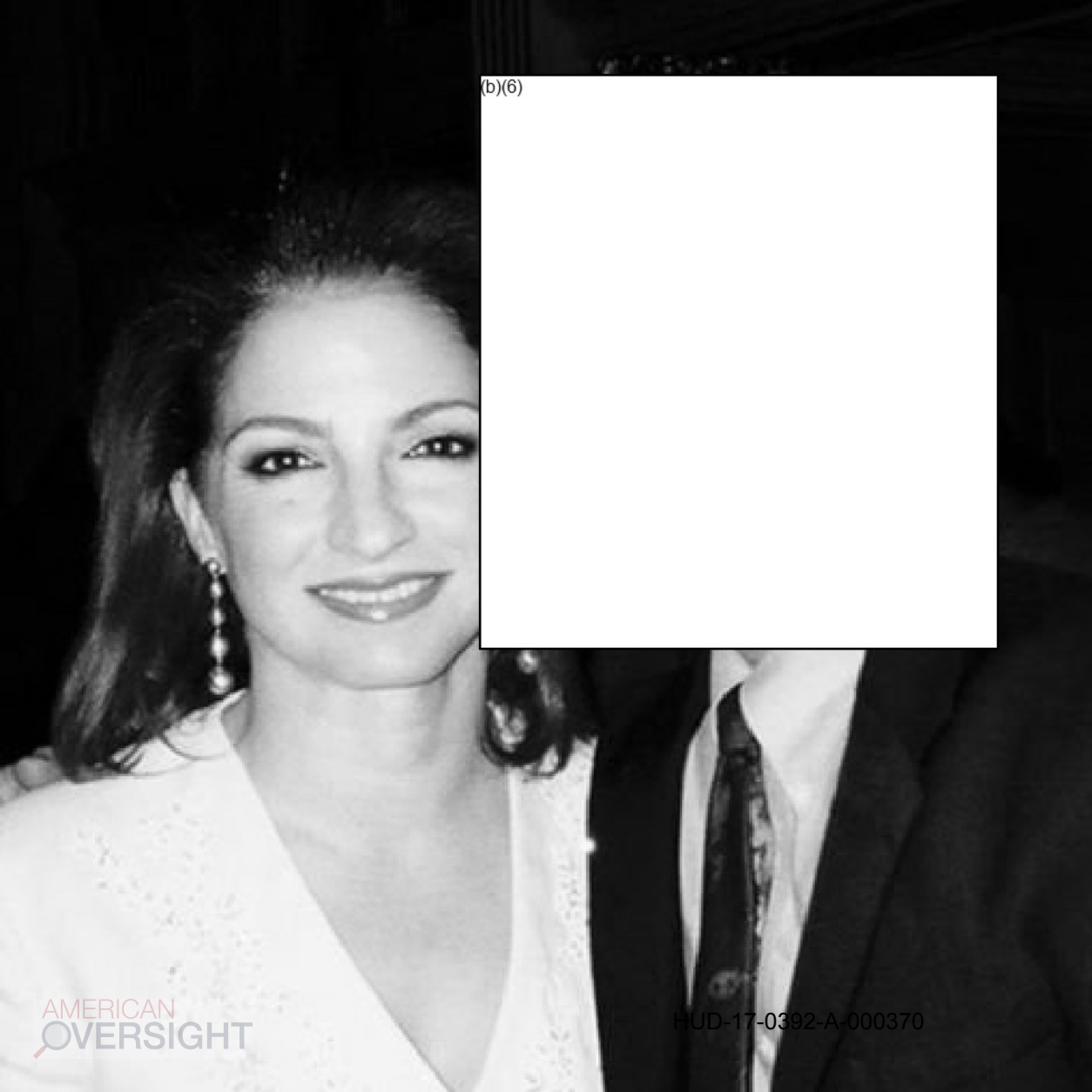


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From: Gunsolley, Tory
Sent: 29 Aug 2017 08:40:17 -0500
To: Wickes, Donna L
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

On Aug 29, 2017, at 8:20 AM, Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>> wrote:

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6)
Thank you again for your support!

thanks!
Donna

From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>" <Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y (Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)" <Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update

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Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

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Troy

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From: (b)(6)

Sent: 18 Oct 2017 20:48:57 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) ;(b)(6) (b)(6) ;(b)(6) ;(b)(6) ;(b)(6) ;(b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) ;(b)(6) ;(b)(6) (b)(6) ;(b)(6) (b)(6) ;(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) ;(b)(6) ;(b)(6) (b)(6)

Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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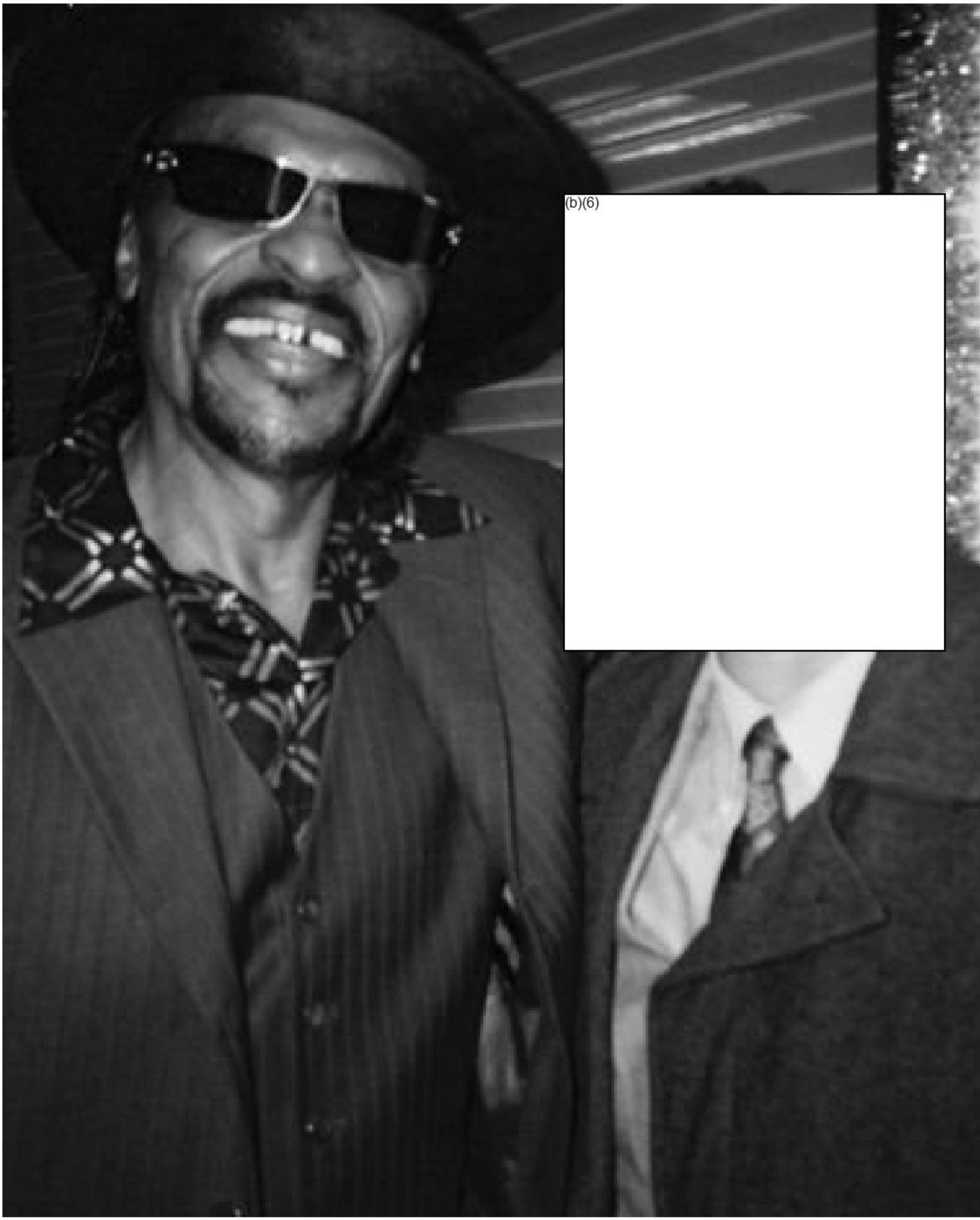
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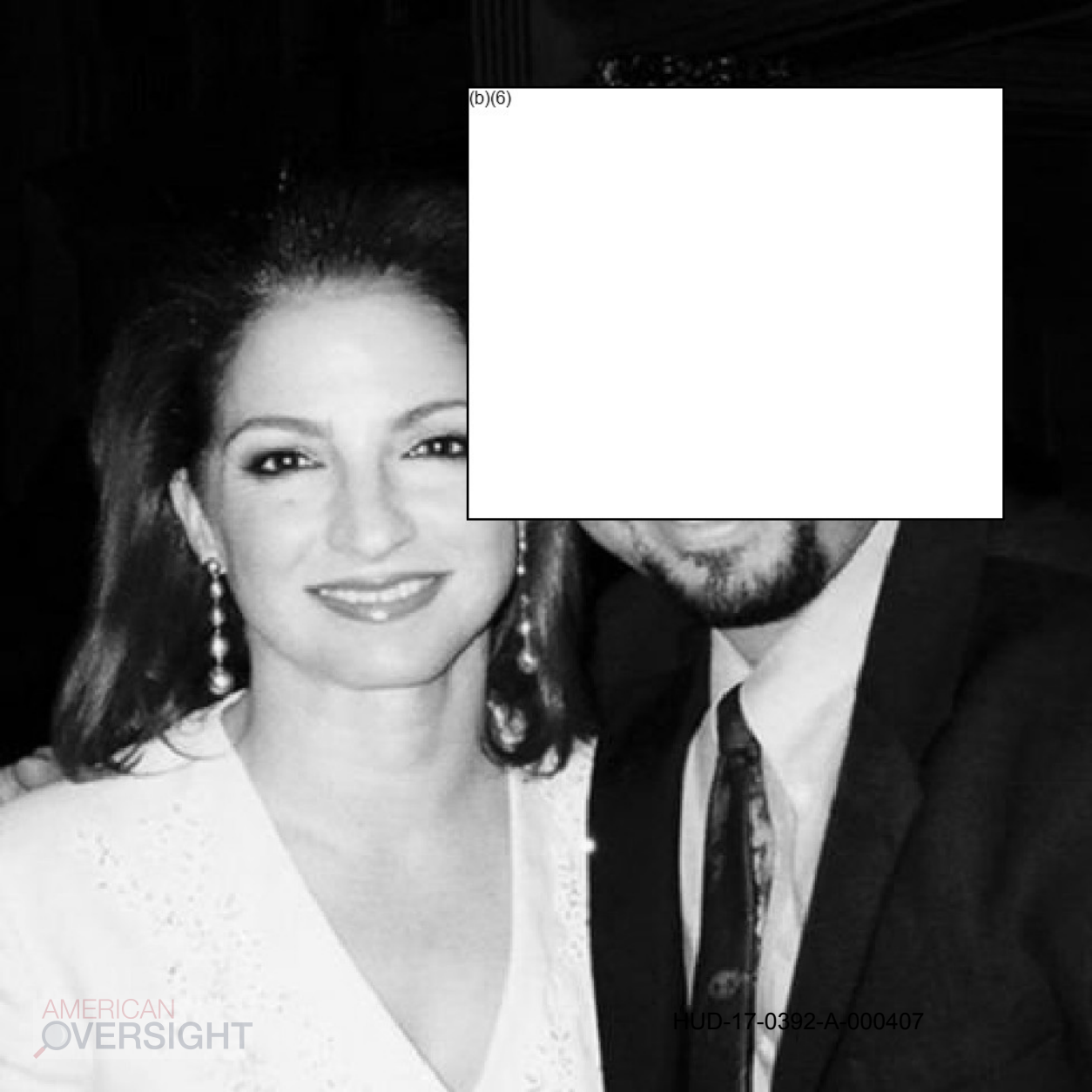


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From: Wickes, Donna L
Sent: 29 Aug 2017 13:59:31 +0000
To: Gunsolley, Tory
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: RE: Hurricane Harvey Update

Regenia will setup a call for 10:00 today to discuss the availability of the vouchers vs. PH units and the risks associated with the vouchers and lack of landlords. PH units are really the best option.

Just to correct that Galveston is only airlifting residents and no tenants at this time. They have received minimal damage which is amazing!!!!

Thank you for everyone's help!
Donna
(b)(6)

-----Original Message-----
From: Gunsolley, Tory [mailto:TGunsolley@housingforhouston.com]
Sent: Tuesday, August 29, 2017 8:40 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Cc: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>; tbroussard@dhadal.com; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Mona Purgason <ded@ghatx.org>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Tappert, Glenn A <Glenn.A.Tappert@hud.gov>; Hebert, Tony X <Tony.X.Hebert@hud.gov>
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

On Aug 29, 2017, at 8:20 AM, Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>> wrote:

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6)
Thank you again for your support!

thanks!
Donna

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From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>"
<Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y
(Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)"
<Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update
Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

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What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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From: Dan Gomez
Sent: 24 Oct 2017 11:07:54 -0500
To: Van Duyne, Beth A;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Thank you, Beth.

I will await Ms. Bradley's contact.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Van Duyne, Beth A [mailto:Beth.A.VanDuyne@hud.gov]
Sent: Monday, October 23, 2017 6:56 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Cc: Daniel Moos <Daniel.Moos@pillarincome.com>; Susan Allen <Susan.Allen@pillarincome.com>
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan,

Good to hear from you. Will definitely have time in my schedule to get together. I am CC'ing Leslie Bradley in the Fort Worth regional office.

Leslie – would you mind setting something up? I'd appreciate you being in attendance, as well.

Thank you,
Beth

Sent from my iPhone

On Oct 23, 2017, at 1:16 PM, Dan Gomez <Dan.Gomez@pillarincome.com> wrote:

> Regional Administrator Van Duyne,
>
> I hope you are well.
>
> Understanding how full your slate must be with disaster recovery responsibilities, in addition to the colloquial duties in managing the affairs of Region VI, I am sure your time is spoken for most days. Nevertheless, I was hoping you might have a moment to meet with Mr. Daniel J. Moos, President and Chief Executive Officer, Transcontinental Realty Investors, Inc. (TCI), and I. TCI is the largest FHA-insured multifamily residential borrower in the country and would very much appreciate the opportunity to introduce ourselves to you and discuss our the future plans with you.

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Please contact me at your convenience at dan.gomez@pillarincome.com or (b)(6) to provide me with times and dates you are available to meet. Moreover, as we are located in Farmers Branch, we would be more than happy to make the short trek to Fort Worth meet you at your offices.

Thanking you and advance for your time and consideration.

Best Regards,

Daniel R. Gomez, Jr.
Vice President
Transcontinental Realty Investors, Inc.
&
Executive Vice President
Corporate Finance, Capital Markets Division
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>

Pillar Income
ASSET MANAGEMENT

From: Morales, Zuleika K [mailto:zuleika.k.morales@hud.gov]
Sent: Monday, October 23, 2017 12:12 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Hi Dan,
I know that disaster stuff has kept us busy, but I'm sure Beth would be happy to meet you and learn what EVP is working on in Fort Worth because you may be aligned with some of our work in the region.
Based on your email below, it seems like you weren't getting through because you are missing a character in her email address. To help, I'm copying her on this email and I'm also including Leslie Bradley that takes care of her calendar.
Best regards,

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Zuleika K. Morales-Romero
San Antonio Field Office Director
U.S. Department of Housing and Urban Development
Phone: 210-475-6837
Please consider the environment before printing this email.

From: Dan Gomez [mailto:Dan.Gomez@pillarincome.com]
Sent: Thursday, October 19, 2017 10:45 AM
To: Morales, Zuleika K <zuleika.k.morales@hud.gov>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne
Importance: High

Zuleika,

I hope you are well.

As you can see from the emails below, I have been trying since August to get a meeting with R.A. Van Duyne.

I was going to send an email this morning, but the HUD employee locator email address provided did not appear tp be correct – "Beth.Van Duyne@hud.gov". [The space in the last name appears to be out of place.

Can you forward me her email address?

Thanking you in advance.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Ramon, Nicolas [mailto:nicolas.ramon@hud.gov]
Sent: Wednesday, September 27, 2017 5:33 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Ramon, Nicolas <nicolas.ramon@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan

Yes still here, as you know we've been pretty busy working the disaster response,

I've copied Leslie Bradley she can check the RAs schedule

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Sorry for delay-- I'm in Albuquerque today and tomorrow

Thanks

Nick Ramon

Get Outlook for iOS

From: Dan Gomez <Dan.Gomez@pillarincome.com>
Sent: Wednesday, September 27, 2017 3:31:34 PM
To: Ramon, Nicolas
Subject: FW: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

Hope you are well.

Checking on the status of the meeting request below.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Dan Gomez
Sent: Tuesday, August 29, 2017 12:13 PM
To: 'nicolas.ramon@hud.gov' <nicolas.ramon@hud.gov>
Cc: Ashley Haibach <ashley.haibach@pillarincome.com>; Daniel Moos <Daniel.Moos@pillarincome.com>; Susan Allen <Susan.Allen@pillarincome.com>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

Hope you are doing well and congratulations on your addition of Regional Administrator (RA) Beth A. Van Duyne to the Region VI HUD team.

Mr. Daniel J. Moos, President and Chief Executive Officer of Transcontinental Realty Investors, Inc. (TCI), would very much like to introduce himself (and TCI) to RA Van Duyne. Understanding full well, of course, her responsibilities to the flooding in the Houston and Galveston areas are of immediate priority. Our prayers and well wishes go out the people impacted by Hurricane Harvey.

As the largest HUD/FHA multifamily residential borrower in the Unites States, we wanted to make aptly sure that our partnership with Department remains open with local HUD leadership. Accordingly, I have included Mr. Moos' bio information below for your convenience:

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Daniel J. Moos



President & Chief Executive Officer

Daniel J. Moos is the President and Chief Executive Officer of Pillar Income Asset Management based out of Dallas, TX. Mr. Moos directs the overall operations; including all financial, accounting, administrative, technology, and strategic planning of Pillar, who with its affiliates manage over $3.5 billion of commercial real estate and energy resources, including: ARL, TCI, IOR. Mr. Moos brings over 20 years of successful experience in public and private Fortune 1000 and Middle Market Companies with him to Pillar. This record of success is highlighted by his ability to understand uniquely different business models for the varying stages of growth and to maximize operational efficiencies.

Mr. Moos has held significant executive-level positions and managerial roles with other companies; which involved him directly in operations, finance, business growth, and strategic planning. Prior to joining Pillar in March of 2007, he was Senior Vice President and General Manager for Transportation Services of US Bank. From 1997 to 2003, Mr. Moos was Executive Vice President, Chief Operating and Chief Financial Officer for Fleetcor Technologies in New Orleans, LA, where he grew the Corporation and enhanced shareholder value. From 1985 to 1997, Mr. Moos was Executive Vice President and Chief Financial Officer of International Computer Security (ICS) in Carlisle, PA and Cleveland, OH, where he developed strategic business plans that reflected significant growth and profitability by improving operating performance.

Mr. Moos holds a Bachelor‘s Degree from the University of Houston, TX; a Masters Degree from the University of Dallas, TX; and has completed other post graduate programs at

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Northwestern University, Syracuse University, and Stanford University. He has also served as a Board Member for various companies.

Please provide any available times and dates that RA Van Duyne is available to meet and we can head to the HUD Fort Worth Offices or other place convenient for her.

Thanking you in advance for your attention and consideration to this request.

Sincerely,

Daniel R. Gomez, Jr.
Executive Vice President
Corporate Finance
Capital Markets
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>

Pillar Income
ASSET MANAGEMENT

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From: Cathy Gillespie
Sent: 16 Jun 2017 19:06:31 +0000
To: Van Duyne, Beth A
Cc: (b)(6)
Subject: call with Beth, Juliette & Cathy - on Wed. June 21 between 12:30pm and 5:30pm?

HI Beth - thank you!! We were hoping to schedule a call. Would you be available next week, on Wednesday, June 21? Between 12:30pm and 5:30pm Central?

From: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Sent: Friday, June 16, 2017 12:51 PM
To: Cathy Gillespie
Cc: JulietteTurnerCA@gmail.com
Subject: RE: following up from meeting Janine and Juliette Turner

Hey Cathy,

Feel free to call me at your convenience. My personal cell is (b)(6)

Look forward to hearing from you,
Beth

From: Cathy Gillespie [mailto:(b)(6)
Sent: Thursday, June 15, 2017 4:50 PM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Cc: (b)(6)
Subject: following up from meeting Janine and Juliette Turner

HI Beth - My name is Cathy Gillespie and I co-chair Constituting America with Janine and Juliette Turner. They were so excited to meet you earlier this week, and appreciated your encouraging words re: Constituting America and the Hatton W. Sumners Foundation.

We would love to schedule a telephone call with you and get your ideas as to the best focus of our proposal.

Would there be a good time for us to discuss tomorrow or early next week?

Thank you so much!

All my best,
Cathy Gillespie
(b)(6)

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From: David Hamilton
Sent: 8 Nov 2017 07:40:30 -0600
To: Fulton, Eva L
Cc: Van Duyne, Beth A;Bradley, Leslie Ann;James Hogan
Subject: Re: Great Meeting You

Eva,

I can be pretty flexible next week.

Monday at 10am is booked. Friday is pretty busy. I can move things around on other days.

All the best,

David Hamilton - President

Windsor Morgan Education
www.windsormorganed.com

Founder and Chairman
The America's Future Series
www.americas-fs.org

Phone: (972) 814-3283
wmdavidhamilton@gmail.com

On Tue, Nov 7, 2017 at 11:49 AM, Fulton, Eva L <Eva.L.Fulton@hud.gov> wrote:

> Good Afternoon Mr. Hamilton,
>
> I too was pleased to meet you and so many other fascinating new friends last Friday evening. I was not expecting the Veteran employment panel but of course was very excited to see how we are all thinking synergistically. I believe the momentum and timing could not be more perfect!
>
> I spoke with Ms. Van Duyne yesterday regarding our potential meeting. I know that Matthew Howe with Huffines is looking forward to meeting as well. Our office is closed on Friday due Veterans Day and we are working towards figuring out what days may be best in the next couple of weeks. Do you have a preference of days/times?
>
> My preference is to meet before I go out Nov 22d for shoulder surgery.

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With Warm Regards,

Eva L. Fulton

Portfolio Management Specialist,

Office of Public & Indian Housing, 6APH
Fort Worth Regional Office
U.S. Department of Housing Urban and Development
801 Cherry St., Unit #45, Ste. 2500
Fort Worth, TX 76102
PIH desk phone (817) 978-5705
eva.l.fulton@hud.gov

Veterans Affinity Group (VAG)



http://www.fedshirevets.gov/

https://www.usajobs.gov/

VAG Core Values: Professionalism, Leadership, Teamwork, Character, Cost-efficiency

"Our veterans are not interruptions to our work; they are the reason for it"



Click on this icon! ☺

From: David Hamilton [mailto:(b)(6)
Sent: Tuesday, November 07, 2017 11:37 AM
To: Fulton, Eva L <Eva.L.Fulton@hud.gov>
Subject: Great Meeting You

Eva,

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I really enjoyed visiting with you.

I'd like to follow up regarding veteran homelessness and employment.

All the best,

David Hamilton - President

Windsor Morgan Education
www.windsormorganed.com

Founder and Chairman

The America's Future Series

www.americas-fs.org

Phone: (972) 814-3283

wmdavidhamilton@gmail.com

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From: (b)(6)
Sent: 18 Oct 2017 20:55:53 +0000
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)
Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) ;(b)(6)
(b)(6)
(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;Ronald S. Emrit;(b)(6)
(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;Ronald S. Emrit;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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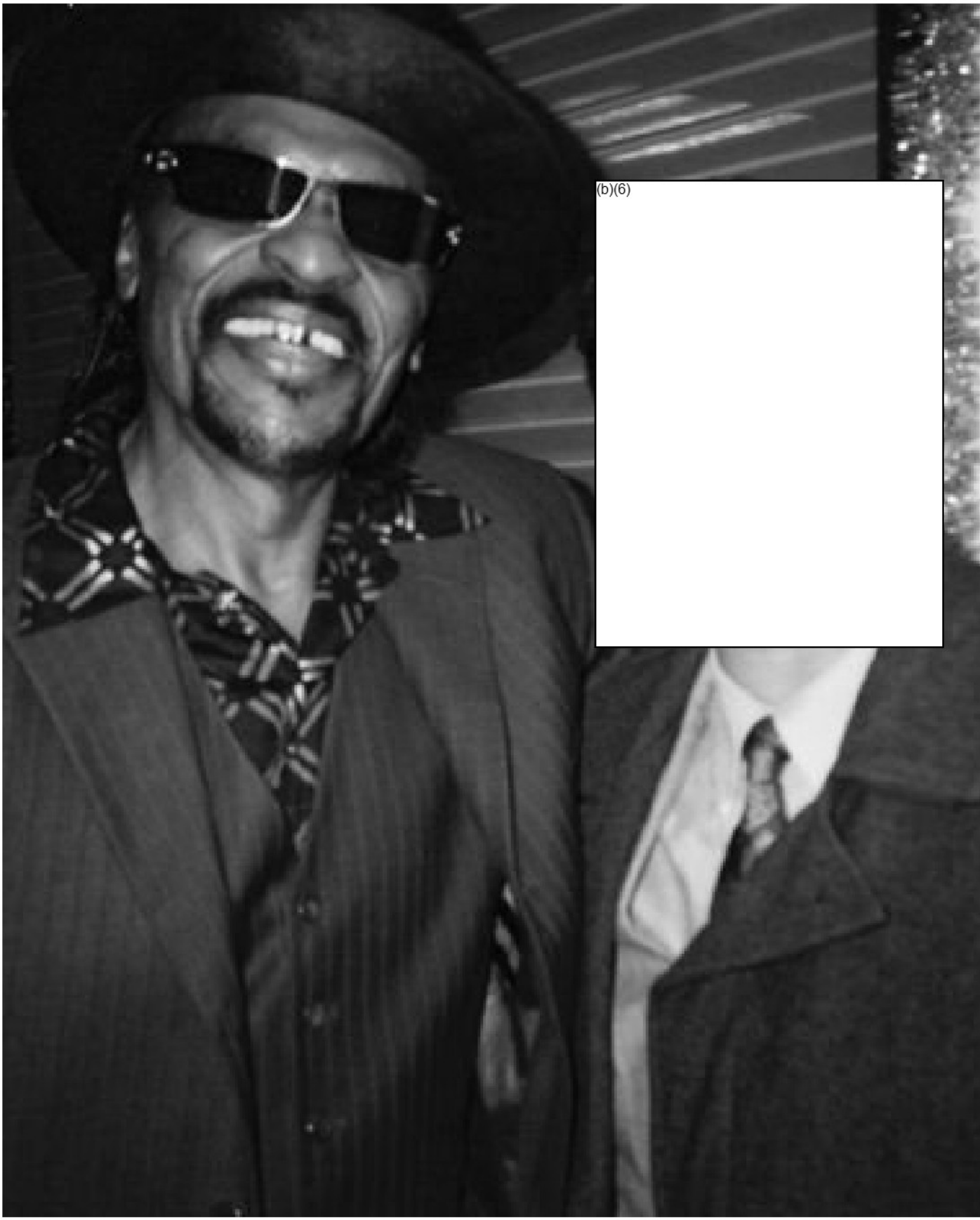
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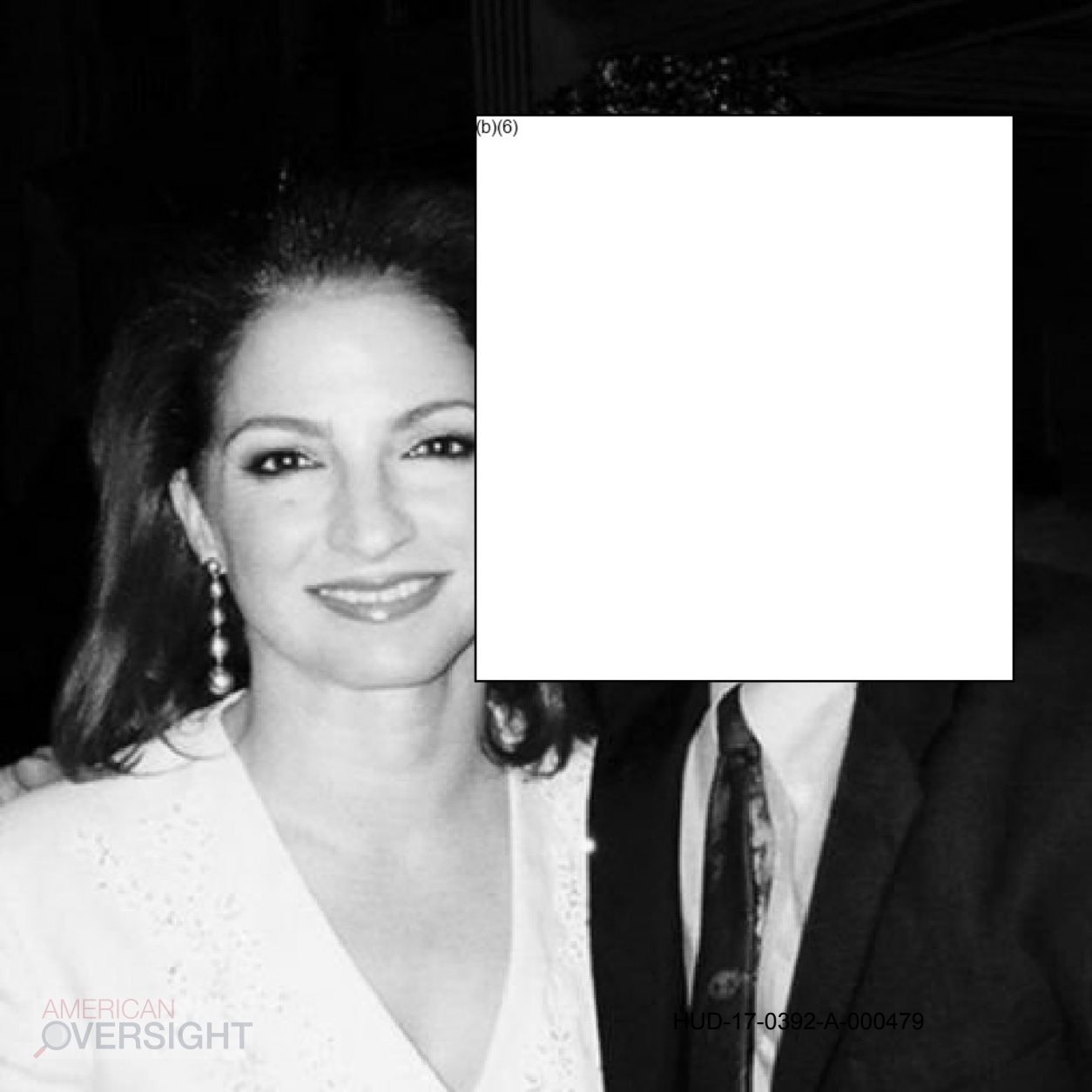


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From: Amber Gooden
Sent: 20 Sep 2017 16:35:01 +0000
To: Van Duyne, Beth A
Cc: Amber Green
Subject: AFHMP Approval Request
Attachments: AFHMPDCreek.pdf

Good Morning,

I am requesting the review and approval for the attached updated AFHMP for Townhomes at Double Creek. If you have any questions regarding this submission, please don't hesitate to reach out to me.

Thank you for your time.

AMBER GOODEN
HCCP,NCP,COS,BOS,MORS,CFS
Director of Compliance

sandalwood

VISION. DYNAMISM. PERFORMANCE.

500 Capital of Texas Highway North, Bldg. 7 Austin, TX 78746
512-637-9568| Fax 512.329-8489 | www.sandalwoodmgt.com

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Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp.12/31/2016)

1a. Project Name & Address (including City, County, State & Zip Code)

Townhomes at DoubleCreek
2500 Louis Henna Blvd
Round Rock, Texas 78664

1b. Project Contract Number: 97062

1c. No. of Units: 180

1d. Census Tract: 48491020703

1e. Housing/Expanded Housing Market Area

Housing Market Area:Williamson
Expanded Housing Market Area: Austin, Round Rock

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Sandalwood USA, 500 Capital of Texas Highway, Building 7, Austin, Travis, Texas, 78746 512-329-8480
Amber.Gooden@Sandalwoodmgt.com

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Henna Townhomes, Ltd., 6860 S Yosemite Ct. Suite 2222,Centennial CO 80112, (626) 348-8450, wayne.tai@bethesdaholdings.com

1h. Entity Responsible for Marketing (check all that apply)

☐ Owner ☐ Agent ☐ Other (specify)

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Property Manager, Jared Mahoney, 2500 Louis Henna Blvd, Round Rock, Williamson, Texas, 78664. 512-255-4577--
Jared.Mahoney@Sandalwoodmgt.com

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Amber Gooden, 500 Capital of Texas Highway, Building 7, Austin, Travis, Texas, 78746 512-329-8480
Amber.Gooden@Sandalwoodmgt.com

2a. Affirmative Fair Housing Marketing Plan

Plan Type: Updated Plan

Date of the First Approved AFHMP: 03/01/1999

Reason(s) for current update: Previous Plan Expired

2b. HUD-Approved Occupancy of the Project (check all that apply)

☐ Elderly ☐ Family ☐ Mixed (Elderly/Disabled) ☐ Disabled

2c. Date of Initial Occupancy: 03/01/1999

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin: 03/01/99

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies ☐

To place applicants on a waiting list ☐ (which currently has ☐ individuals)

To reopen a closed waiting list ☐ (which currently has ☐ individuals)

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3a. Demographics of Project and Housing Market Area
Complete and submit Worksheet 1.

3b. Targeted Marketing Activity

Based on your completed Worksheet 1, indicate which demographic group(s) in the housing market area is/are *least* likely to apply for the housing without special outreach efforts. (check all that apply)

☐ White ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ Hispanic or Latino ☑ Persons with Disabilities
☐ Families with Children ☐ Other ethnic group, religion, etc. (specify)

4a. **Residency Preference**

Is the owner requesting a residency preference? If yes, complete questions 1 through 5. No
If no, proceed to Block 4b.

(1) Type Please Select Type

(2) Is the residency preference area:
The same as the AFHMP housing/expanded housing market area as identified in Block 1e? Please Select Yes or No
The same as the residency preference area of the local PHA in whose jurisdiction the project is located? Please Select Yes or No

(3) What is the geographic area for the residency preference?

(4) What is the reason for having a residency preference?

(5) How do you plan to periodically evaluate your residency preference to ensure that it is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a)?

Complete and submit Worksheet 2 when requesting a residency preference (see also 24 CFR 5.655(c)(1)) for residency preference requirements. The requirements in 24 CFR 5.655(c)(1) will be used by HUD as guidelines for evaluating residency preferences consistent with the applicable HUD program requirements. See also HUD Occupancy Handbook (4350.3) Chapter 4, Section 4.6 for additional guidance on preferences.

4b. **Proposed Marketing Activities: Community Contacts**
Complete and submit Worksheet 3 to describe your use of community contacts to market the project to those least likely to apply.

4c. **Proposed Marketing Activities: Methods of Advertising**
Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach copies of advertisements, radio and television scripts, Internet advertisements, websites, and brochures, etc.

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Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area**.

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	58.19	60%	48491020703	Williamson County	Austin-Round Rock, TX
% Black or African American	31.32	32	48491020703	Williamson County	Austin-Round Rock, TX
% Hispanic or Latino	43.40	45	48491020703	Williamson County	Austin-Round Rock, TX
% Asian	.95	1	48491020703	Williamson County	Austin-Round Rock, TX
% American Indian or Alaskan Native			48491020703	Williamson County	Austin-Round Rock, TX
% Native Hawaiian or Pacific Islander			48491020703	Williamson County	Austin-Round Rock, TX
%Persons with Disabilities	2.71	3	48491020703	Williamson County	Austin-Round Rock, TX
% Families with Children under the age of 18	96.66	98	48491020703	Williamson County	Austin-Round Rock, TX
Other (specify)					

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Worksheet 3: Proposed Marketing Activities –Community Contacts (See AFHMP, Block 4b)

For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious body, advocacy group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.

Targeted Population(s)	**Community Contact(s), including required information noted above.**
Persons with Disabilities	ARCIL- Jennifer Hadley (contact) -525 Round Rock W Dr # 120, Round Rock, TX 78681 (512) 828-4624

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Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.) state any language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g. Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials. Attach additional pages, if necessary, for further explanation. Please attach a copy of the advertising or marketing material.

Targeted Population(s)→ Methods of Advertising ↓	**Targeted Population:**	**Targeted Population:**	**Targeted Population:**
Newspaper(s)			
Radio Station(s)			
TV Station(s)			
Electronic Media			
Bulletin Boards			
Brochures, Notices, Flyers Community Flyers	Persons with Disabilities ARCIL		
Other (specify)			

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5a. Fair Housing Poster

The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Check below all locations where the Poster will be displayed.

☑ Rental Office ☐ Real Estate Office ☐ Model Unit ☑ Other (specify)

5b. Affirmative Fair Housing Marketing Plan

The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check below all locations where the AFHMP will be made available.

☑ Rental Office ☐ Real Estate Office ☐ Model Unit ☐ Other (specify)

5c. Project Site Sign

Project Site Signs, if any, must display in a conspicuous position the HUD approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Check below all locations where the Project Site Sign will be displayed. Please submit photos of Project signs.

☐ Rental Office ☐ Real Estate Office ☐ Model Unit ☑ Entrance to Project ☑ Other (specify)

The size of the Project Site Sign will be 4 x 6

The Equal Housing Opportunity logo or slogan or statement will be 1 1/8 x 9/16

Brochures

6. Evaluation of Marketing Activities

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting individuals least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

Demographic composition of residents and applicants will be assessed on an ongoing basis as vacancies occur. Upon receipt, guest cards will be analyzed to determine the source of traffic. All marketing activities will be annually evaluated to determine success in reaching the targeted populations. Additionally, community contacts will be addressed quarterly to maintain a strong working relationship. Successful Affirmative Fair Housing Marketing efforts will be measured based on quantity of responses compared with availability of alternative resources in the community.

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HUD-17-0392-A-000495

7a. **Marketing Staff**

What staff positions are/will be responsible for affirmative marketing?

Property manager: Jared MAhoney

7b. **Staff Training and Assessment: AFHMP**

(1) Has staff been trained on the AFHMP? Yes

(2) Has staff been instructed in writing and orally on non-discrimination and fair housing policies as required by 24 CFR 200.620(c)? Yes

(3) If yes, who provides instruction on the AFHMP and Fair Housing Act, and how frequently?

Sandalwood requires all its employees to complete an online Grace Hill Fair Housing Course their first week of employment and annually thereafter. AFHMP training is incorporated into all marketing classes and available on an on-going basis to onsite personnel.

(4) Do you periodically assess staff skills on the use of the AFHMP and the application of the Fair Housing Act? Yes

(5) If yes, how and how often?

Sandalwood utilizes a third party company to do evaluations of onsite personnel once a month to make sure they are adhering to Fair Housing requirements and AFHMP.

7c. **Tenant Selection Training/Staff**

(1) Has staff been trained on tenant selection in accordance with the project's occupancy policy, including any residency preferences?

Yes

(2) What staff positions are/will be responsible for tenant selection?

Manager: Jared Mahoney

7d. **Staff Instruction/Training:**

Describe AFHM/Fair Housing Act staff training, already provided or to be provided, to whom it was/will be provided, content of training, and the dates of past and anticipated training. Please include copies of any AFHM/Fair Housing staff training materials.

Training will be conducted at time of hire for all employees and on a quarterly basis thereafter. Training material will be updated on an annual basis or as needed due to changes & state and federal policies to ensure continued success. All training is provided through Grace HIll.

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HUD-17-0392-A-000496

8. Additional Considerations Is there anything else you would like to tell us about your AFHMP to help ensure that your program is marketed to those least likely to apply for housing in your project? Please attach additional sheets, as needed.

Sandalwood conducts monthly property management meeting to discuss and re-evaluate, among other topics, the ongoing marketing of the project utilizing the methods described herein.

9. Review and Update

By signing this form, the applicant/respondent agrees to implement its AFHMP, and to review and update its AFHMP in accordance with the instructions to item 9 of this form in order to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (See 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Jennifer Gooden 9/13/2017

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Jennifer Gooden

Name (type or print)

Director of Compliance - Sandalwood USA

Title & Name of Company

For HUD-Office of Housing Use Only

Reviewing Official:

Signature & Date (mm/dd/yyyy)

Name (type or print)

Title

For HUD-Office of Fair Housing and Equal Opportunity Use Only

☐ Approval ☐ Disapproval

Signature & Date (mm/dd/yyyy)

Name (type or print)

Title

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From: Dunlap, Raymond W
Sent: 23 Mar 2017 18:33:45 +0000
To: FTW All Employee
Cc: 'Joyce.Schmeisser@foh.hhs.gov' (Joyce.Schmeisser@foh.hhs.gov);'jeff.smith@aquilaltd.com';'Bruce_Harrison@bcbstx.com';Scott, Kristine
Subject: RE: HEALTH AND WELLNESS

As a reminder, we hope to see you next Thursday!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

From: Dunlap, Raymond W
Sent: Tuesday, March 07, 2017 10:24 AM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Subject: HEALTH AND WELLNESS



We are hosting a Health and Wellness event from 9:00 – 11:30 on March 30th in Room 2540. Please mark your calendars and take the time to come down to get some

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information and have your questions answered on how to improve your quality of life by acquiring a healthier lifestyle.

We look forward to seeing you there!



Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

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From: (b)(6)

Sent: 19 Oct 2017 16:18:02 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;goldieandstallone@gmail.com;Satish Emrit;Ronald Emrit;Ronald Emrit;einsteinrockstar

Cc:

fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6)apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: Accordingly,The Reason Why I Am Sending This Email Today is Because I

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Personally Don't Want to be Held Responsible for Somebody Having Remote Access to My Phone And Initiating Google Searches and Popups and "Spyware" That I Did Not Initiate or Authoriz...

Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with

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monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of

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which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy

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enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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From: Gunsolley, Tory
Sent: 29 Aug 2017 08:40:17 -0500
To: Wickes, Donna L
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

On Aug 29, 2017, at 8:20 AM, Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>> wrote:

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6)
Thank you again for your support!

thanks!
Donna

From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>" <Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y (Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)" <Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update

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Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

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Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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From: (b)(6)

Sent: 18 Oct 2017 20:48:57 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) ;(b)(6) (b)(6) ;(b)(6) ;(b)(6) ;(b)(6) ;(b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) ;(b)(6) ;(b)(6) (b)(6) ;(b)(6) (b)(6) ;(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) ;(b)(6) ;(b)(6) (b)(6)

Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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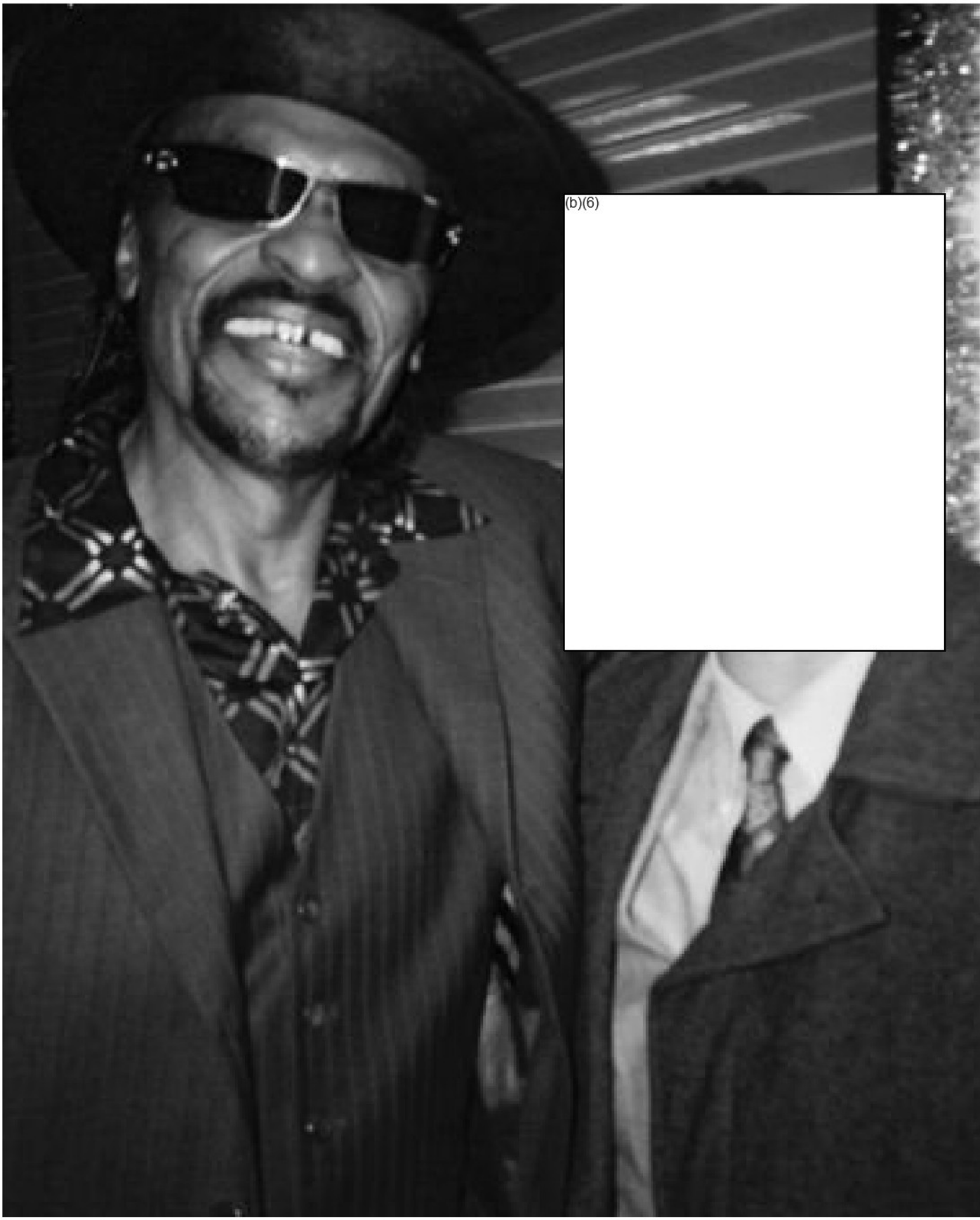
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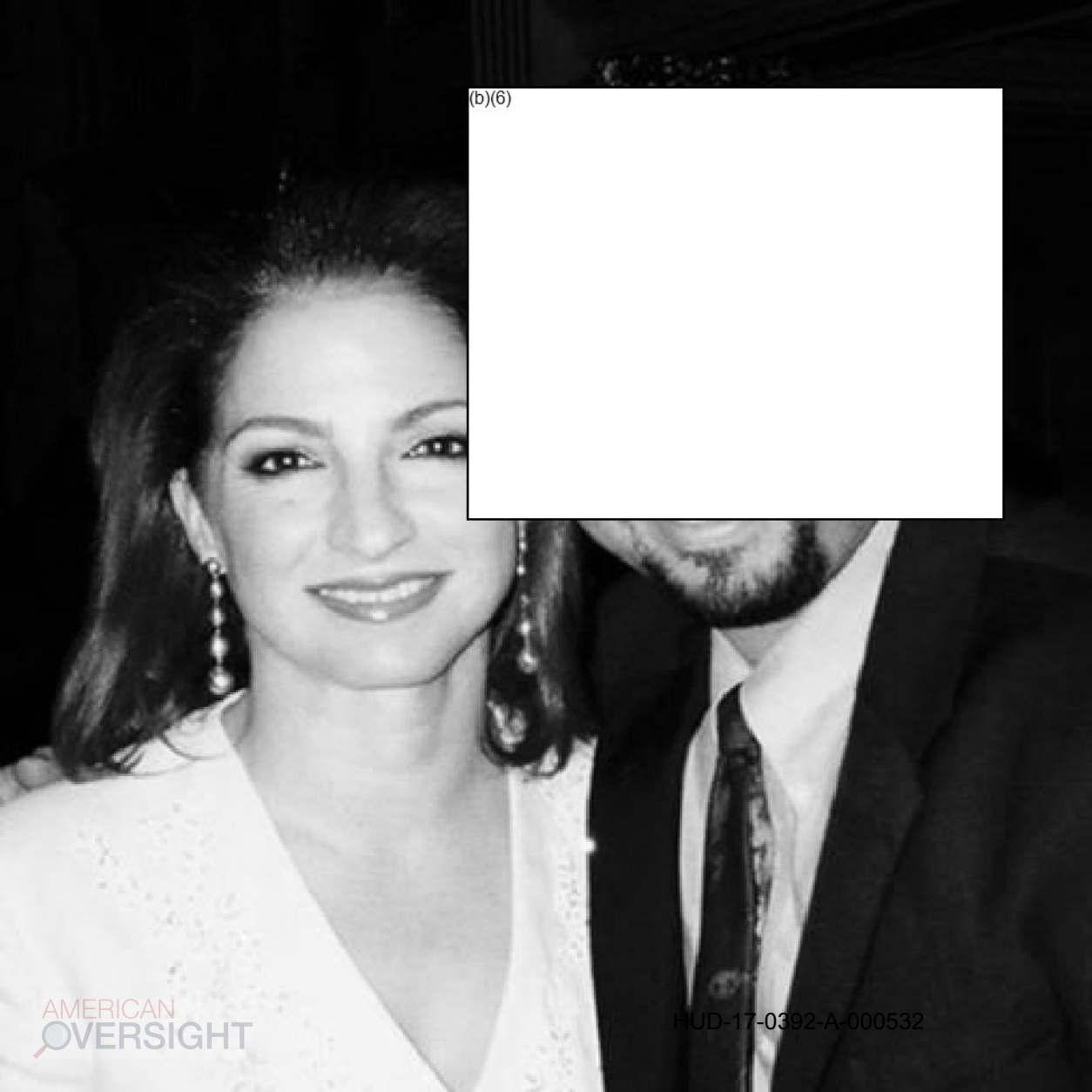


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From: Wickes, Donna L
Sent: 29 Aug 2017 13:59:31 +0000
To: Gunsolley, Tory
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: RE: Hurricane Harvey Update

Regenia will setup a call for 10:00 today to discuss the availability of the vouchers vs. PH units and the risks associated with the vouchers and lack of landlords. PH units are really the best option.

Just to correct that Galveston is only airlifting residents and no tenants at this time. They have received minimal damage which is amazing!!!!

Thank you for everyone's help!
Donna
(b)(6)

-----Original Message-----
From: Gunsolley, Tory [mailto:TGunsolley@housingforhouston.com]
Sent: Tuesday, August 29, 2017 8:40 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Cc: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>; tbroussard@dhadal.com; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Mona Purgason <ded@ghatx.org>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Tappert, Glenn A <Glenn.A.Tappert@hud.gov>; Hebert, Tony X <Tony.X.Hebert@hud.gov>
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

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Troy –

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Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6)
Thank you again for your support!

thanks!
Donna

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From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>"
<Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y
(Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)"
<Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update
Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

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What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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From: Dan Gomez
Sent: 24 Oct 2017 11:07:54 -0500
To: Van Duyne, Beth A;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Thank you, Beth.

I will await Ms. Bradley's contact.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Van Duyne, Beth A [mailto:Beth.A.VanDuyne@hud.gov]
Sent: Monday, October 23, 2017 6:56 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Cc: Daniel Moos <Daniel.Moos@pillarincome.com>; Susan Allen <Susan.Allen@pillarincome.com>
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan,

Good to hear from you. Will definitely have time in my schedule to get together. I am CC'ing Leslie Bradley in the Fort Worth regional office.

Leslie – would you mind setting something up? I'd appreciate you being in attendance, as well.

Thank you,
Beth

Sent from my iPhone

On Oct 23, 2017, at 1:16 PM, Dan Gomez <Dan.Gomez@pillarincome.com> wrote:

> Regional Administrator Van Duyne,
>
> I hope you are well.
>
> Understanding how full your slate must be with disaster recovery responsibilities, in addition to the colloquial duties in managing the affairs of Region VI, I am sure your time is spoken for most days. Nevertheless, I was hoping you might have a moment to meet with Mr. Daniel J. Moos, President and Chief Executive Officer, Transcontinental Realty Investors, Inc. (TCI), and I. TCI is the largest FHA-insured multifamily residential borrower in the country and would very much appreciate the opportunity to introduce ourselves to you and discuss our the future plans with you.

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Please contact me at your convenience at dan.gomez@pillarincome.com or (b)(6) to provide me with times and dates you are available to meet. Moreover, as we are located in Farmers Branch, we would be more than happy to make the short trek to Fort Worth meet you at your offices.

Thanking you and advance for your time and consideration.

Best Regards,

Daniel R. Gomez, Jr.
Vice President
Transcontinental Realty Investors, Inc.
&
Executive Vice President
Corporate Finance, Capital Markets Division
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>

Pillar Income
ASSET MANAGEMENT

From: Morales, Zuleika K [mailto:zuleika.k.morales@hud.gov]
Sent: Monday, October 23, 2017 12:12 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Hi Dan,
I know that disaster stuff has kept us busy, but I'm sure Beth would be happy to meet you and learn what EVP is working on in Fort Worth because you may be aligned with some of our work in the region.
Based on your email below, it seems like you weren't getting through because you are missing a character in her email address. To help, I'm copying her on this email and I'm also including Leslie Bradley that takes care of her calendar.
Best regards,

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Zuleika K. Morales-Romero
San Antonio Field Office Director
U.S. Department of Housing and Urban Development
Phone: 210-475-6837
Please consider the environment before printing this email.

From: Dan Gomez [mailto:Dan.Gomez@pillarincome.com]
Sent: Thursday, October 19, 2017 10:45 AM
To: Morales, Zuleika K <zuleika.k.morales@hud.gov>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne
Importance: High

Zuleika,

I hope you are well.

As you can see from the emails below, I have been trying since August to get a meeting with R.A. Van Duyne.

I was going to send an email this morning, but the HUD employee locator email address provided did not appear tp be correct – "Beth.Van Duyne@hud.gov". [The space in the last name appears to be out of place.

Can you forward me her email address?

Thanking you in advance.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Ramon, Nicolas [mailto:nicolas.ramon@hud.gov]
Sent: Wednesday, September 27, 2017 5:33 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Ramon, Nicolas <nicolas.ramon@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan

Yes still here, as you know we've been pretty busy working the disaster response,

I've copied Leslie Bradley she can check the RAs schedule

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Sorry for delay-- I'm in Albuquerque today and tomorrow

Thanks

Nick Ramon

Get Outlook for iOS

From: Dan Gomez <Dan.Gomez@pillarincome.com>
Sent: Wednesday, September 27, 2017 3:31:34 PM
To: Ramon, Nicolas
Subject: FW: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

Hope you are well.

Checking on the status of the meeting request below.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Dan Gomez
Sent: Tuesday, August 29, 2017 12:13 PM
To: 'nicolas.ramon@hud.gov' <nicolas.ramon@hud.gov>
Cc: Ashley Haibach <ashley.haibach@pillarincome.com>; Daniel Moos <Daniel.Moos@pillarincome.com>; Susan Allen <Susan.Allen@pillarincome.com>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

Hope you are doing well and congratulations on your addition of Regional Administrator (RA) Beth A. Van Duyne to the Region VI HUD team.

Mr. Daniel J. Moos, President and Chief Executive Officer of Transcontinental Realty Investors, Inc. (TCI), would very much like to introduce himself (and TCI) to RA Van Duyne. Understanding full well, of course, her responsibilities to the flooding in the Houston and Galveston areas are of immediate priority. Our prayers and well wishes go out the people impacted by Hurricane Harvey.

As the largest HUD/FHA multifamily residential borrower in the Unites States, we wanted to make aptly sure that our partnership with Department remains open with local HUD leadership. Accordingly, I have included Mr. Moos' bio information below for your convenience:

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Daniel J. Moos



President & Chief Executive Officer

Daniel J. Moos is the President and Chief Executive Officer of Pillar Income Asset Management based out of Dallas, TX. Mr. Moos directs the overall operations; including all financial, accounting, administrative, technology, and strategic planning of Pillar, who with its affiliates manage over $3.5 billion of commercial real estate and energy resources, including: ARL, TCI, IOR. Mr. Moos brings over 20 years of successful experience in public and private Fortune 1000 and Middle Market Companies with him to Pillar. This record of success is highlighted by his ability to understand uniquely different business models for the varying stages of growth and to maximize operational efficiencies.

Mr. Moos has held significant executive-level positions and managerial roles with other companies; which involved him directly in operations, finance, business growth, and strategic planning. Prior to joining Pillar in March of 2007, he was Senior Vice President and General Manager for Transportation Services of US Bank. From 1997 to 2003, Mr. Moos was Executive Vice President, Chief Operating and Chief Financial Officer for Fleetcor Technologies in New Orleans, LA, where he grew the Corporation and enhanced shareholder value. From 1985 to 1997, Mr. Moos was Executive Vice President and Chief Financial Officer of International Computer Security (ICS) in Carlisle, PA and Cleveland, OH, where he developed strategic business plans that reflected significant growth and profitability by improving operating performance.

Mr. Moos holds a Bachelor‘s Degree from the University of Houston, TX; a Masters Degree from the University of Dallas, TX; and has completed other post graduate programs at

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Northwestern University, Syracuse University, and Stanford University. He has also served as a Board Member for various companies.

Please provide any available times and dates that RA Van Duyne is available to meet and we can head to the HUD Fort Worth Offices or other place convenient for her.

Thanking you in advance for your attention and consideration to this request.

Sincerely,

Daniel R. Gomez, Jr.
Executive Vice President
Corporate Finance
Capital Markets
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>



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From: Cathy Gillespie
Sent: 16 Jun 2017 19:06:31 +0000
To: Van Duyne, Beth A
Cc: (b)(6)
Subject: call with Beth, Juliette & Cathy - on Wed. June 21 between 12:30pm and 5:30pm?

HI Beth - thank you!! We were hoping to schedule a call. Would you be available next week, on Wednesday, June 21? Between 12:30pm and 5:30pm Central?

From: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Sent: Friday, June 16, 2017 12:51 PM
To: Cathy Gillespie
Cc: JulietteTurnerCA@gmail.com
Subject: RE: following up from meeting Janine and Juliette Turner

Hey Cathy,

Feel free to call me at your convenience. My personal cell is (b)(6)

Look forward to hearing from you,
Beth

From: Cathy Gillespie [mailto:(b)(6)
Sent: Thursday, June 15, 2017 4:50 PM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Cc: (b)(6)
Subject: following up from meeting Janine and Juliette Turner

HI Beth - My name is Cathy Gillespie and I co-chair Constituting America with Janine and Juliette Turner. They were so excited to meet you earlier this week, and appreciated your encouraging words re: Constituting America and the Hatton W. Sumners Foundation.

We would love to schedule a telephone call with you and get your ideas as to the best focus of our proposal.

Would there be a good time for us to discuss tomorrow or early next week?

Thank you so much!

All my best,
Cathy Gillespie
(b)(6)

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From: David Hamilton
Sent: 8 Nov 2017 07:40:30 -0600
To: Fulton, Eva L
Cc: Van Duyne, Beth A;Bradley, Leslie Ann;James Hogan
Subject: Re: Great Meeting You

Eva,

I can be pretty flexible next week.

Monday at 10am is booked. Friday is pretty busy. I can move things around on other days.

All the best,

David Hamilton - President

Windsor Morgan Education
www.windsormorganed.com

Founder and Chairman
The America's Future Series
www.americas-fs.org

Phone: (972) 814-3283
wmdavidhamilton@gmail.com

On Tue, Nov 7, 2017 at 11:49 AM, Fulton, Eva L <Eva.L.Fulton@hud.gov> wrote:

> Good Afternoon Mr. Hamilton,
>
> I too was pleased to meet you and so many other fascinating new friends last Friday evening. I was not expecting the Veteran employment panel but of course was very excited to see how we are all thinking synergistically. I believe the momentum and timing could not be more perfect!
>
> I spoke with Ms. Van Duyne yesterday regarding our potential meeting. I know that Matthew Howe with Huffines is looking forward to meeting as well. Our office is closed on Friday due Veterans Day and we are working towards figuring out what days may be best in the next couple of weeks. Do you have a preference of days/times?
>
> My preference is to meet before I go out Nov 22d for shoulder surgery.

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With Warm Regards,

Eva L. Fulton

Portfolio Management Specialist,

Office of Public & Indian Housing, 6APH
Fort Worth Regional Office
U.S. Department of Housing Urban and Development
801 Cherry St., Unit #45, Ste. 2500
Fort Worth, TX 76102
PIH desk phone (817) 978-5705
eva.l.fulton@hud.gov

Veterans Affinity Group (VAG)

http://www.fedshirevets.gov/

https://www.usajobs.gov/

VAG Core Values: Professionalism, Leadership, Teamwork, Character, Cost-efficiency

"Our veterans are not interruptions to our work; they are the reason for it"



Click on this icon! ☺

From: David Hamilton [mailto:(b)(6)
Sent: Tuesday, November 07, 2017 11:37 AM
To: Fulton, Eva L <Eva.L.Fulton@hud.gov>
Subject: Great Meeting You

Eva,

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I really enjoyed visiting with you.

I'd like to follow up regarding veteran homelessness and employment.

All the best,

David Hamilton - President

Windsor Morgan Education
www.windsormorganed.com

Founder and Chairman

The America's Future Series

www.americas-fs.org

Phone: (972) 814-3283

wmdavidhamilton@gmail.com

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From: (b)(6)
Sent: 18 Oct 2017 20:55:53 +0000
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)
Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) ;(b)(6)
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(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;Ronald S. Emrit;(b)(6)
(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;Ronald S. Emrit;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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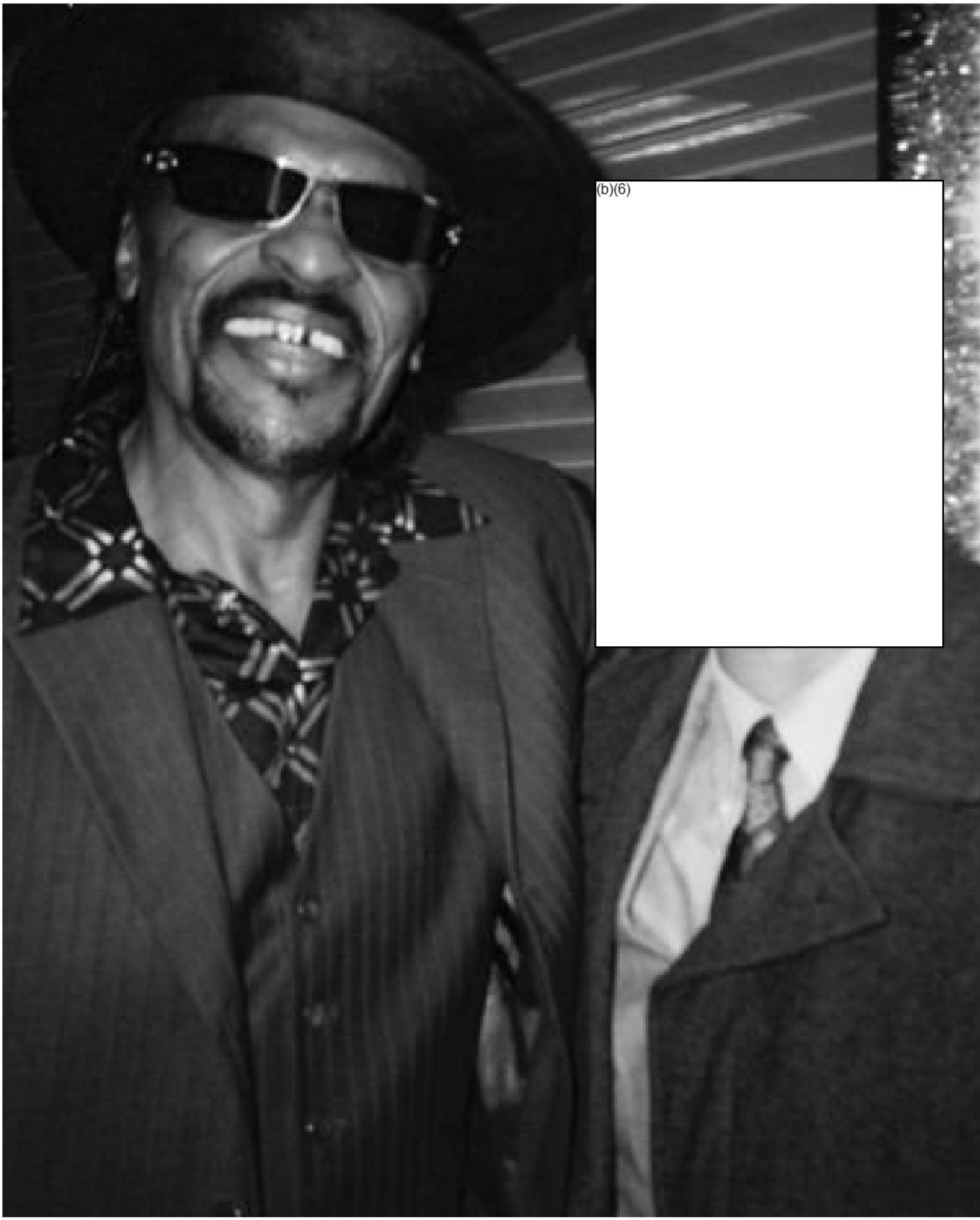
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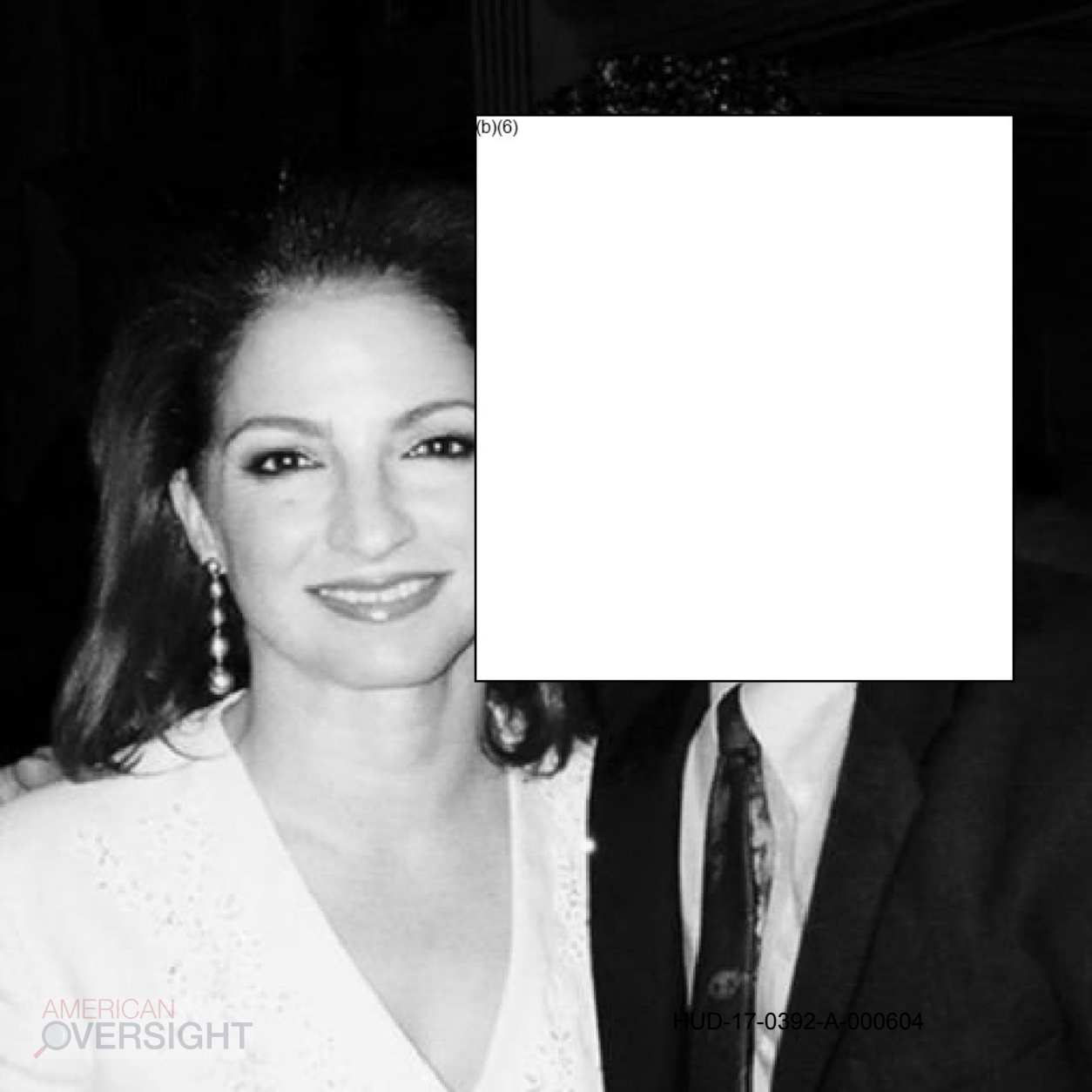


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From: Amber Gooden
Sent: 20 Sep 2017 16:35:01 +0000
To: Van Duyne, Beth A
Cc: Amber Green
Subject: AFHMP Approval Request
Attachments: AFHMPDCreek.pdf

Good Morning,

I am requesting the review and approval for the attached updated AFHMP for Townhomes at Double Creek. If you have any questions regarding this submission, please don't hesitate to reach out to me.

Thank you for your time.

AMBER GOODEN
HCCP,NCP,COS,BOS,MORS,CFS
Director of Compliance

sandalwood

VISION. DYNAMISM. PERFORMANCE.

500 Capital of Texas Highway North, Bldg. 7 Austin, TX 78746
512-637-9568| Fax 512.329-8489 | www.sandalwoodmgt.com

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Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp.12/31/2016)

1a. Project Name & Address (including City, County, State & Zip Code)

Townhomes at DoubleCreek
2500 Louis Henna Blvd
Round Rock, Texas 78664

1b. Project Contract Number: 97062

1c. No. of Units: 180

1d. Census Tract: 48491020703

1e. Housing/Expanded Housing Market Area

Housing Market Area:Williamson
Expanded Housing Market Area: Austin, Round Rock

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Sandalwood USA, 500 Capital of Texas Highway, Building 7, Austin, Travis, Texas, 78746 512-329-8480
Amber.Gooden@Sandalwoodmgt.com

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Henna Townhomes, Ltd., 6860 S Yosemite Ct. Suite 2222,Centennial CO 80112, (626) 348-8450, wayne.tai@bethesdaholdings.com

1h. Entity Responsible for Marketing (check all that apply)

☐ Owner ☐ Agent ☐ Other (specify)

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Property Manager, Jared Mahoney, 2500 Louis Henna Blvd, Round Rock, Williamson, Texas, 78664. 512-255-4577--
Jared.Mahoney@Sandalwoodmgt.com

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Amber Gooden, 500 Capital of Texas Highway, Building 7, Austin, Travis, Texas, 78746 512-329-8480
Amber.Gooden@Sandalwoodmgt.com

2a. Affirmative Fair Housing Marketing Plan

Plan Type: Updated Plan

Date of the First Approved AFHMP: 03/01/1999

Reason(s) for current update: Previous Plan Expired

2b. HUD-Approved Occupancy of the Project (check all that apply)

☐ Elderly ☐ Family ☐ Mixed (Elderly/Disabled) ☐ Disabled

2c. Date of Initial Occupancy: 03/01/1999

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin: 03/01/99

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies ☐

To place applicants on a waiting list ☐ (which currently has ☐ individuals)

To reopen a closed waiting list ☐ (which currently has ☐ individuals)

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3a. Demographics of Project and Housing Market Area
Complete and submit Worksheet 1.

3b. Targeted Marketing Activity

Based on your completed Worksheet 1, indicate which demographic group(s) in the housing market area is/are *least* likely to apply for the housing without special outreach efforts. (check all that apply)

☐ White ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ Hispanic or Latino ☑ Persons with Disabilities
☐ Families with Children ☐ Other ethnic group, religion, etc. (specify)

4a. **Residency Preference**

Is the owner requesting a residency preference? If yes, complete questions 1 through 5. No
If no, proceed to Block 4b.

(1) Type Please Select Type

(2) Is the residency preference area:
The same as the AFHMP housing/expanded housing market area as identified in Block 1e? Please Select Yes or No
The same as the residency preference area of the local PHA in whose jurisdiction the project is located? Please Select Yes or No

(3) What is the geographic area for the residency preference?

(4) What is the reason for having a residency preference?

(5) How do you plan to periodically evaluate your residency preference to ensure that it is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a)?

Complete and submit Worksheet 2 when requesting a residency preference (see also 24 CFR 5.655(c)(1)) for residency preference requirements. The requirements in 24 CFR 5.655(c)(1) will be used by HUD as guidelines for evaluating residency preferences consistent with the applicable HUD program requirements. See also HUD Occupancy Handbook (4350.3) Chapter 4, Section 4.6 for additional guidance on preferences.

4b. **Proposed Marketing Activities: Community Contacts**
Complete and submit Worksheet 3 to describe your use of community contacts to market the project to those least likely to apply.

4c. **Proposed Marketing Activities: Methods of Advertising**
Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach copies of advertisements, radio and television scripts, Internet advertisements, websites, and brochures, etc.

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Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area**.

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	58.19	60%	48491020703	Williamson County	Austin-Round Rock, TX
% Black or African American	31.32	32	48491020703	Williamson County	Austin-Round Rock, TX
% Hispanic or Latino	43.40	45	48491020703	Williamson County	Austin-Round Rock, TX
% Asian	.95	1	48491020703	Williamson County	Austin-Round Rock, TX
% American Indian or Alaskan Native			48491020703	Williamson County	Austin-Round Rock, TX
% Native Hawaiian or Pacific Islander			48491020703	Williamson County	Austin-Round Rock, TX
%Persons with Disabilities	2.71	3	48491020703	Williamson County	Austin-Round Rock, TX
% Families with Children under the age of 18	96.66	98	48491020703	Williamson County	Austin-Round Rock, TX
Other (specify)					

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Worksheet 3: Proposed Marketing Activities –Community Contacts (See AFHMP, Block 4b)

For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious body, advocacy group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.

Targeted Population(s)	**Community Contact(s), including required information noted above.**
Persons with Disabilities	ARCIL- Jennifer Hadley (contact) -525 Round Rock W Dr # 120, Round Rock, TX 78681 (512) 828-4624

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Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.) state any language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g. Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials. Attach additional pages, if necessary, for further explanation. Please attach a copy of the advertising or marketing material.

Targeted Population(s)→ Methods of Advertising ↓	**Targeted Population:**	**Targeted Population:**	**Targeted Population:**
Newspaper(s)			
Radio Station(s)			
TV Station(s)			
Electronic Media			
Bulletin Boards			
Brochures, Notices, Flyers Community Flyers	Persons with Disabilities ARCIL		
Other (specify)			

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5a. Fair Housing Poster

The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Check below all locations where the Poster will be displayed.

☑ Rental Office ☐ Real Estate Office ☐ Model Unit ☑ Other (specify)

5b. Affirmative Fair Housing Marketing Plan

The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check below all locations where the AFHMP will be made available.

☑ Rental Office ☐ Real Estate Office ☐ Model Unit ☐ Other (specify)

5c. Project Site Sign

Project Site Signs, if any, must display in a conspicuous position the HUD approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Check below all locations where the Project Site Sign will be displayed. Please submit photos of Project signs.

☐ Rental Office ☐ Real Estate Office ☐ Model Unit ☑ Entrance to Project ☑ Other (specify)

The size of the Project Site Sign will be 4 x 6

The Equal Housing Opportunity logo or slogan or statement will be 1 1/8 x 9/16

Brochures

6. Evaluation of Marketing Activities

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting individuals least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

Demographic composition of residents and applicants will be assessed on an ongoing basis as vacancies occur. Upon receipt, guest cards will be analyzed to determine the source of traffic. All marketing activities will be annually evaluated to determine success in reaching the targeted populations. Additionally, community contacts will be addressed quarterly to maintain a strong working relationship. Successful Affirmative Fair Housing Marketing efforts will be measured based on quantity of responses compared with availability of alternative resources in the community.

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HUD-17-0392-A-000620

7a. **Marketing Staff**

What staff positions are/will be responsible for affirmative marketing?

Property manager: Jared MAhoney

7b. **Staff Training and Assessment: AFHMP**

(1) Has staff been trained on the AFHMP? Yes

(2) Has staff been instructed in writing and orally on non-discrimination and fair housing policies as required by 24 CFR 200.620(c)? Yes

(3) If yes, who provides instruction on the AFHMP and Fair Housing Act, and how frequently?

Sandalwood requires all its employees to complete an online Grace Hill Fair Housing Course their first week of employment and annually thereafter. AFHMP training is incorporated into all marketing classes and available on an on-going basis to onsite personnel.

(4) Do you periodically assess staff skills on the use of the AFHMP and the application of the Fair Housing Act? Yes

(5) If yes, how and how often?

Sandalwood utilizes a third party company to do evaluations of onsite personnel once a month to make sure they are adhering to Fair Housing requirements and AFHMP.

7c. **Tenant Selection Training/Staff**

(1) Has staff been trained on tenant selection in accordance with the project's occupancy policy, including any residency preferences?

Yes

(2) What staff positions are/will be responsible for tenant selection?

Manager: Jared Mahoney

7d. **Staff Instruction/Training:**

Describe AFHM/Fair Housing Act staff training, already provided or to be provided, to whom it was/will be provided, content of training, and the dates of past and anticipated training. Please include copies of any AFHM/Fair Housing staff training materials.

Training will be conducted at time of hire for all employees and on a quarterly basis thereafter. Training material will be updated on an annual basis or as needed due to changes & state and federal policies to ensure continued success. All training is provided through Grace HIll.

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HUD-17-0392-A-000621

8. Additional Considerations Is there anything else you would like to tell us about your AFHMP to help ensure that your program is marketed to those least likely to apply for housing in your project? Please attach additional sheets, as needed.

Sandalwood conducts monthly property management meeting to discuss and re-evaluate, among other topics, the ongoing marketing of the project utilizing the methods described herein.

9. Review and Update

By signing this form, the applicant/respondent agrees to implement its AFHMP, and to review and update its AFHMP in accordance with the instructions to item 9 of this form in order to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (See 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy) 9/13/2017

Name (type or print) Amber Gooden

Title & Name of Company Director of Compliance - Sandalwood USA

For HUD-Office of Housing Use Only

Reviewing Official:

Signature & Date (mm/dd/yyyy)

Name (type or print)

Title

For HUD-Office of Fair Housing and Equal Opportunity Use Only

☐ Approval ☐ Disapproval

Signature & Date (mm/dd/yyyy)

Name (type or print)

Title

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From: Dunlap, Raymond W
Sent: 23 Mar 2017 18:33:45 +0000
To: FTW All Employee
Cc: 'Joyce.Schmeisser@foh.hhs.gov' (Joyce.Schmeisser@foh.hhs.gov);'jeff.smith@aquilaltd.com';'Bruce_Harrison@bcbstx.com';Scott, Kristine
Subject: RE: HEALTH AND WELLNESS

As a reminder, we hope to see you next Thursday!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

From: Dunlap, Raymond W
Sent: Tuesday, March 07, 2017 10:24 AM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Subject: HEALTH AND WELLNESS



We are hosting a Health and Wellness event from 9:00 – 11:30 on March 30th in Room 2540. Please mark your calendars and take the time to come down to get some

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information and have your questions answered on how to improve your quality of life by acquiring a healthier lifestyle.

We look forward to seeing you there!



Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

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From: (b)(6)

Sent: 19 Oct 2017 16:18:02 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;goldieandstallone@gmail.com;Satish Emrit;Ronald Emrit;Ronald Emrit;einsteinrockstar

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6) roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: Accordingly,The Reason Why I Am Sending This Email Today is Because I

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Personally Don't Want to be Held Responsible for Somebody Having Remote Access to My Phone And Initiating Google Searches and Popups and "Spyware" That I Did Not Initiate or Authoriz...

Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with

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monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of

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which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy

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enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)

(b)(6)



Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

09/17/2014

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6) Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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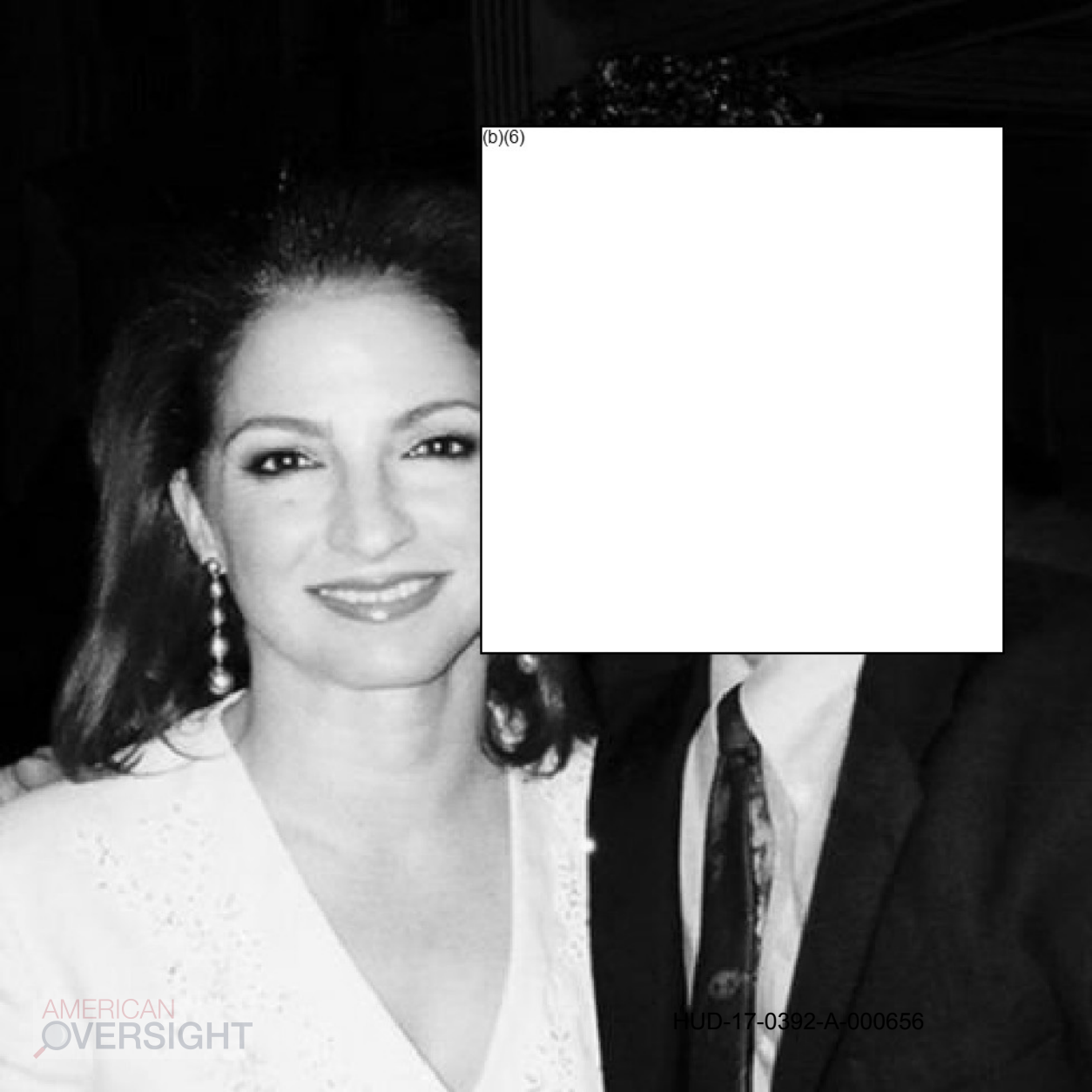


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From: Eric Selk
Sent: 7 Sep 2017 14:26:48 +0000
To: Van Duyne, Beth A
Cc: Oliver Samuel-Jakubos;Gerecke, Sarah S
Subject: HOPE NOW and Houston
Attachments: Hope Now Partnership to Create a Mortgage Assistance Center V2.docx

Hello Beth,

I would like to introduce myself and let you know what the HOPE NOW Alliance is working on.

The Alliance is a group of mortgage servicers formed as a response to the housing crisis 10 years ago. Since then we have worked on many issues to improve customer service and mortgage servicing process. We did some disaster relief work for Hurricane Sandy. It involved many stakeholders and built on the best practices of our typical loss mitigation events. The loss mitigation events have severed over 200,000 families across the country. We feel these efforts are imperative for the City of Houston and the surrounding areas. We do hope that HUD can join our efforts.

We work with Gayle Knowlson on the outreach events. She has been able to organize occasional outreach letters. The outreach letters and representatives from HUD are always deeply appreciated. The families usually know about the local events by the letters from services and HUD. As we know, sometimes a families will receive a letter from their servicer and not open it. This will have a unique challenge as we should not expect families to be receiving mail. We'll have to purchase media time or leverage earned media. The HUD counselors will be invited to participate in the events and could also serve as good local communicators.

Could you please consider HUD staffing an information table at the upcoming events in Houston? The goal would be to share the HUD disaster relief programs. "What can I expect if I'm an FHA loan?" will probably be the main question. The audience would be families impacted by the storm with an FHA loan. We have not designated a location for the events, but I want to have this on your radar. We're looking at the week of September 25th and the week of September 2nd.

Please let me know if you have any questions. I'm putting together a call with the mortgage servicers to start strategizing on the market. Would you like to be part of the calls? Either way, I'll make sure you have the heads up on the events.

Eric Selk
Executive Director
HOPE NOW Alliance
Support & Guidance for Homeowners

600 13th Street NW Suite 400
Washington DC 20005
Tel. 202-589-2449
Fax. 202-589-2526
Email: Eric@hopenow.com
Website: www.hopenow.com

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HOPE NOW Initiative to Create a Mortgage Assistance Center: *Partnership to Assist Those Impacted by Hurricane Harvey*

Goal: To provide a platform for engaging with customers on questions and concerns about their mortgage and property in the aftermath of hurricane Harvey.

The Houston housing market has been devastated with flooding and hurricane damage. HOPE NOW proposes a two-week experience (with the option to extend or move services) in the Houston market to serve the families of Hurricane Harvey. Conceivably millions of families will be impacted with storm damage; with many families not having flood insurance. The work facing the industry is incredibly important and in some cases lifesaving. HOPE NOW proposes a collaboration between the insurance companies, mortgage servicers and housing stakeholders to offer the City of Houston a consistent location where families can visit for mortgage services, general questions, education and assistance with paperwork. The location will be promoted through media outlets as most families will be displaced. Partners will include:

- Mortgage Servicers (up to 18 companies)
- Government Agencies (HUD, FEMA, DHS, etc.)
- HUD, Fannie and Freddie
- Insurance Companies
- Non-profits (United Way, Red Cross, etc.)
- Others

From prior HOPE NOW disaster efforts, there are recurring challenges and lessons learned in providing customer service. The customer experience usually involves several touch points and we'll strive to accomplish holistic customer service.

Specs on Outreach Space: *Ideally two spaces for one week each in different locations of the city.*

- Possibly a Gym and surrounding classroom space.
- Or Community Center with meeting rooms
- Approximately 100 3'-6' folding tables and chairs will be needed for set up.
- Assessable parking lot
- Service Hours 9am-6pm or comparable
- In the past, Schools and community colleges have been good locations because of wifi and space layout.

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From: (b)(6)

Sent: 19 Oct 2017 20:51:51 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
(b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
(b)(6)
(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;JessicaGHarden@gmail.com;JABARRAD@aol.com;Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com;(b)(6)

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)" Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) (b)(6) (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)" I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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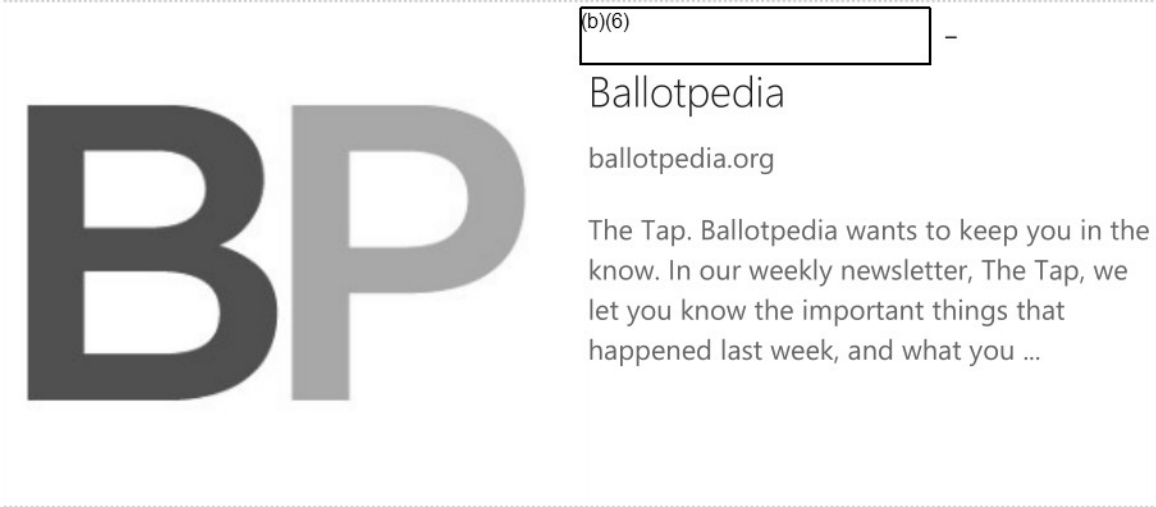
poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6) Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

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based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

09/17/2014

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted] at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: Rodney Ames
Sent: 28 Sep 2017 13:32:47 -0500
To: Van Duyne, Beth A
Cc: Ames Becky
Subject: Re: Recent Beaumont Visit
Importance: Normal

Love your response!

Hope you have a good weekend.

Rodney

From: Van Duyne, Beth A
Sent: Thursday, September 28, 2017 11:33 AM
To: Rodney Ames
Subject: RE: Recent Beaumont Visit

Ahhhh! Lots of things going through my mind on that trip – maybe I was thanking my lucky stars for how creative Beaumont is in handling a crisis! Great seeing you and Becky again. We will get through this stronger than ever.

Glad to know the people we will be working with for years to come.

Take care, my friend,
Beth

From: Rodney Ames [mailto(b)(6)
Sent: Wednesday, September 27, 2017 10:55 AM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: Recent Beaumont Visit

Thanks again for visiting Beaumont last week.

Becky & I thought you might enjoy this photo.

We wanted to know if you were looking to the heavens saying "wow glad I am no longer a Mayor"!😎

Appreciate your efforts and let us know if we can ever be of service in SE Texas.

Regards,
Rodney Ames
(b)(6)

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Sent from my iPhone

Rodney Ames
(b)(6) cell
409-860-1805 office

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From: Beth.A.VanDuyne@hud.gov
Sent: 23 Oct 2017 18:56:00 -0500
To: Dan Gomez;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan,

Good to hear from you. Will definitely have time in my schedule to get together. I am CC'ing Leslie Bradley in the Fort Worth regional office.

Leslie – would you mind setting something up? I'd appreciate you being in attendance, as well.

Thank you,
Beth

Sent from my iPhone

On Oct 23, 2017, at 1:16 PM, Dan Gomez <Dan.Gomez@pillarincome.com> wrote:

> Regional Administrator Van Duyne,
>
> I hope you are well.
>
> Understanding how full your slate must be with disaster recovery responsibilities, in addition to the colloquial duties in managing the affairs of Region VI, I am sure your time is spoken for most days. Nevertheless, I was hoping you might have a moment to meet with Mr. Daniel J. Moos, President and Chief Executive Officer, Transcontinental Realty Investors, Inc. (TCI), and I. TCI is the largest FHA-insured multifamily residential borrower in the country and would very much appreciate the opportunity to introduce ourselves to you and discuss our the future plans with you.
>
> Please contact me at your convenience at dan.gomez@pillarincome.com or (b)(6) to provide me with times and dates you are available to meet. Moreover, as we are located in Farmers Branch, we would be more than happy to make the short trek to Fort Worth meet you at your offices.
>
> Thanking you and advance for your time and consideration.
>
> Best Regards,
>
> **Daniel R. Gomez, Jr.**
> *Vice President*
> **Transcontinental Realty Investors, Inc.**
> *&*
> *Executive Vice President*

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Corporate Finance, Capital Markets Division
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>

From: Morales, Zuleika K [mailto:zuleika.k.morales@hud.gov]
Sent: Monday, October 23, 2017 12:12 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Hi Dan,
I know that disaster stuff has kept us busy, but I'm sure Beth would be happy to meet you and learn what EVP is working on in Fort Worth because you may be aligned with some of our work in the region.
Based on your email below, it seems like you weren't getting through because you are missing a character in her email address. To help, I'm copying her on this email and I'm also including Leslie Bradley that takes care of her calendar.
Best regards,

Zuleika K. Morales-Romero
San Antonio Field Office Director
U.S. Department of Housing and Urban Development
Phone: 210-475-6837
Please consider the environment before printing this email.

From: Dan Gomez [mailto:Dan.Gomez@pillarincome.com]
Sent: Thursday, October 19, 2017 10:45 AM
To: Morales, Zuleika K <zuleika.k.morales@hud.gov>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne
Importance: High

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Zuleika,

I hope you are well.

As you can see from the emails below, I have been trying since August to get a meeting with R.A. Van Duyne.

I was going to send an email this morning, but the HUD employee locator email address provided did not appear tp be correct – "Beth.Van Duyne@hud.gov". [The space in the last name appears to be out of place.

Can you forward me her email address?

Thanking you in advance.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Ramon, Nicolas [mailto:nicolas.ramon@hud.gov]
Sent: Wednesday, September 27, 2017 5:33 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Ramon, Nicolas <nicolas.ramon@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan

Yes still here, as you know we've been pretty busy working the disaster response,

I've copied Leslie Bradley she can check the RAs schedule

Sorry for delay-- I'm in Albuquerque today and tomorrow

Thanks

Nick Ramon

Get Outlook for iOS

From: Dan Gomez <Dan.Gomez@pillarincome.com>
Sent: Wednesday, September 27, 2017 3:31:34 PM
To: Ramon, Nicolas
Subject: FW: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

AMERICAN OVERSIGHT

Hope you are well.

Checking on the status of the meeting request below.

Sincerely,
Dan Gomez, Jr.
EVP Corporate Finance
(b)(6)

From: Dan Gomez
Sent: Tuesday, August 29, 2017 12:13 PM
To: 'nicolas.ramon@hud.gov' <nicolas.ramon@hud.gov>
Cc: Ashley Haibach <ashley.haibach@pillarincome.com>; Daniel Moos <Daniel.Moos@pillarincome.com>; Susan Allen <Susan.Allen@pillarincome.com>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne

Nick,

Hope you are doing well and congratulations on your addition of Regional Administrator (RA) Beth A. Van Duyne to the Region VI HUD team.

Mr. Daniel J. Moos, President and Chief Executive Officer of Transcontinental Realty Investors, Inc. (TCI), would very much like to introduce himself (and TCI) to RA Van Duyne. Understanding full well, of course, her responsibilities to the flooding in the Houston and Galveston areas are of immediate priority. Our prayers and well wishes go out the people impacted by Hurricane Harvey.

As the largest HUD/FHA multifamily residential borrower in the Unites States, we wanted to make aptly sure that our partnership with Department remains open with local HUD leadership. Accordingly, I have included Mr. Moos' bio information below for your convenience:

Daniel J. Moos

AMERICAN OVERSIGHT



President & Chief Executive Officer

Daniel J. Moos is the President and Chief Executive Officer of Pillar Income Asset Management based out of Dallas, TX. Mr. Moos directs the overall operations; including all financial, accounting, administrative, technology, and strategic planning of Pillar, who with its affiliates manage over $3.5 billion of commercial real estate and energy resources, including: ARL, TCI, IOR. Mr. Moos brings over 20 years of successful experience in public and private Fortune 1000 and Middle Market Companies with him to Pillar. This record of success is highlighted by his ability to understand uniquely different business models for the varying stages of growth and to maximize operational efficiencies.

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AMERICAN OVERSIGHT

University. He has also served as a Board Member for various companies.

Please provide any available times and dates that RA Van Duyne is available to meet and we can head to the HUD Fort Worth Offices or other place convenient for her.

Thanking you in advance for your attention and consideration to this request.

Sincerely,

Daniel R. Gomez, Jr.
Executive Vice President
Corporate Finance
Capital Markets
Pillar Income Asset Management, Inc.
Browning Place
1603 LBJ Freeway, Suite 800
Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)

<image002.png>



AMERICAN OVERSIGHT

From: Van Duyne, Beth A
Sent: 23 Oct 2017 23:56:02 +0000
To: Dan Gomez;Bradley, Leslie Ann
Cc: Daniel Moos;Susan Allen
Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne
Attachments: image002.png

Dan,

Good to hear from you. Will definitely have time in my schedule to get together. I am CC'ing Leslie Bradley in the Fort Worth regional office.

Leslie – would you mind setting something up? I'd appreciate you being in attendance, as well.

Thank you,
Beth

Sent from my iPhone

On Oct 23, 2017, at 1:16 PM, Dan Gomez <Dan.Gomez@pillarincome.com> wrote:

> Regional Administrator Van Duyne,
>
> I hope you are well.
>
> Understanding how full your slate must be with disaster recovery responsibilities, in addition to the colloquial duties in managing the affairs of Region VI, I am sure your time is spoken for most days. Nevertheless, I was hoping you might have a moment to meet with Mr. Daniel J. Moos, President and Chief Executive Officer, Transcontinental Realty Investors, Inc. (TCI), and I. TCI is the largest FHA-insured multifamily residential borrower in the country and would very much appreciate the opportunity to introduce ourselves to you and discuss our the future plans with you.
>
> Please contact me at your convenience at dan.gomez@pillarincome.com or (b)(6) to provide me with times and dates you are available to meet. Moreover, as we are located in Farmers Branch, we would be more than happy to make the short trek to Fort Worth meet you at your offices.
>
> Thanking you and advance for your time and consideration.
>
> Best Regards,
>
> **Daniel R. Gomez, Jr.**
> *Vice President*
> **Transcontinental Realty Investors, Inc.**
> *&*

AMERICAN OVERSIGHT

Executive Vice President
Corporate Finance, Capital Markets Division
Pillar Income Asset Management, Inc.
Browning Place
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Dallas, TX 75078
dan.gomez@pillarincome.com
o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)



<image002.png>

From: Morales, Zuleika K [mailto:zuleika.k.morales@hud.gov]
Sent: Monday, October 23, 2017 12:12 PM
To: Dan Gomez <Dan.Gomez@pillarincome.com>
Cc: Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Subject: RE: Meeting Request with Regional Administrator Beth A. Van Duyne

Hi Dan,
I know that disaster stuff has kept us busy, but I'm sure Beth would be happy to meet you and learn what EVP is working on in Fort Worth because you may be aligned with some of our work in the region.
Based on your email below, it seems like you weren't getting through because you are missing a character in her email address. To help, I'm copying her on this email and I'm also including Leslie Bradley that takes care of her calendar.
Best regards,

Zuleika K. Morales-Romero
San Antonio Field Office Director
U.S. Department of Housing and Urban Development
Phone: 210-475-6837

Please consider the environment before printing this email.

From: Dan Gomez [mailto:Dan.Gomez@pillarincome.com]
Sent: Thursday, October 19, 2017 10:45 AM
To: Morales, Zuleika K <zuleika.k.morales@hud.gov>
Subject: Meeting Request with Regional Administrator Beth A. Van Duyne
Importance: High

AMERICAN OVERSIGHT

Zuleika,

I hope you are well.

As you can see from the emails below, I have been trying since August to get a meeting with R.A. Van Duyne.

I was going to send an email this morning, but the HUD employee locator email address provided did not appear tp be correct – "Beth.Van Duyne@hud.gov". [The space in the last name appears to be out of place.

Can you forward me her email address?

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Subject: Re: Meeting Request with Regional Administrator Beth A. Van Duyne

Dan

Yes still here, as you know we've been pretty busy working the disaster response,

I've copied Leslie Bradley she can check the RAs schedule

Sorry for delay-- I'm in Albuquerque today and tomorrow

Thanks

Nick Ramon

Get Outlook for iOS

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AMERICAN OVERSIGHT

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o. 469-522-4200
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c. (b)(6)

<image002.png>



AMERICAN OVERSIGHT

From: Dan Gomez
Sent: 23 Oct 2017 13:15:54 -0500
To: Van Duyne, Beth A
Cc: Daniel Moos;Susan Allen
Subject: FW: Meeting Request with Regional Administrator Beth A. Van Duyne

Regional Administrator Van Duyne,

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Please contact me at your convenience at dan.gomez@pillarincome.com or (b)(6) to provide me with times and dates you are available to meet. Moreover, as we are located in Farmers Branch, we would be more than happy to make the short trek to Fort Worth meet you at your offices.

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Pillar Income
ASSET MANAGEMENT

AMERICAN OVERSIGHT

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o. 469-522-4200
p. 469-522-4342
f. 469-522-4340
c. (b)(6)



Pillar Income
ASSET MANAGEMENT

AMERICAN OVERSIGHT

From: (b)(6)
Sent: 10 Nov 2017 00:16:12 +0000
To: Van Duyne, Beth A
Cc: (b)(6) (b)(6)
Subject: FW: FY-2017 Final Performance Plans
Attachments: SELF ASSESSMENT TIPS .PDF

FYI. Ms. Van Duyne,

May I get on your calendar for 30 minutes to speak with you?

Thank you,

(b)(6)

From: (b)(6)
Sent: Thursday, November 09, 2017 11:09 AM
To: Banis, Patrick L <Patrick.L.Banis@hud.gov>; Sweeney, Garry L <Garry.L.Sweeney@hud.gov>
Cc: (b)(6) Miles, Thurman G <Thurman.G.Miles@hud.gov>; Ferrell, Michelle A <Michelle.A.Ferrell@hud.gov>; Ponton, James W <James.W.Ponton@hud.gov>; Howard, Bonita E <Bonita.Howard@hud.gov>; Greene, Bryan <Bryan.Greene@hud.gov>; Hadley, Helen <Helen.Hadley@hud.gov>; Walsh, Mary V <mary.v.walsh@hud.gov>; (b)(6)
Subject: Fw: FY-2017 Final Performance Plans

To All:

1. I am concerned that I have not received my FY2017 Performance Element to which I can discuss with my Supervisor before getting the finale evaluation. According to Garry's below email on October 4, 2017, my supervisor will be meeting with me between October 18-31st to discuss my rating etc. Today is November 9, 2017, and I have not received my Supervisor's rating at all. I'm told it is FHEO; yet other FHEO employees in the other Fort Worth Branches (Programs, Enforcement etc.) have received theirs. Also, other FHEO Regional Offices have received their 2017, Performance Elements. l met my suspense to my supervisor and would like to finalize my FY2017 EPPES before finalizing on the FY2018 EPPES Performance Plan. I would also have enough time to review them since Garry's email states that the closeout of Fiscal Year 2017 Performance Plans in InCompass is November 30, 2017.

Additionally, the new **FY2018** Performance Plans allegedly came down from HQ HUD FHEO. The changes to our normal working conditions, were MANDATORY from Headquarters. Ft. Worth/Intake EOS's met to review and discuss the PLANS in a meeting on Tuesday, October 31, 2017. (Union Representative James Ponton was in attendance) Currently, these FY2018,

AMERICAN OVERSIGHT

Plans show in, InCompass, a "**Review to Finalize**" due by next Thursday, November 16, 2017. **I would prefer to finalize my 2017 report before you finalize new FY2018 EPPES.**

Can someone please check into why my, FY2017 Performance Elements are not accessible to me from my Supervisor.

*I will contact the Administrator Officer to ensure there are no problems with the InCompass system.

2. **Peformance Awards:**

Previous years, at the bottom of my EPPES, there was/is **a Performance Award Box** which states, "What Choice do I Prefer? Cash, Time, or WGI/Step etc." I noticed this in **FY2015**. However, in **FY2016,** as well as now, **FY2017**, there is a statement that asks, "Which Performance Awards do I prefer?" **However when I go to the DROP down box, there are no other choices; only the "Cash" option. I find that hard to believe that HUD would advertise options, yet only give me one option, Cash.**

FOR THE RECORD, I WOULD LIKE the WGI/Step INCREASE as my First Choice. (Cash is my second option!) I have asked for the WGI/Step Increase, for atleast the last 5 YEARS consecutively. Since I filed a Union complaint in the past, I feel I am being kept out of the opportunity to enjoy this benefit when other employees, in Fort Worth, Region VI, and HUD have all been fairly given the opportunity to request their Award preference. I would like the discrimination to STOP. How many personnel, in the Fort Worth office, as well as, Region VI, have been given the opportunity to Select their Performance Award, payment preference, and how many have received the WGI/Step Increase in the last 5 years?

Are you stating that all of the individuals, which you have given WGI/Step Increases are better employees, more deserving, than me?

Thank you for you time.

AMERICAN OVERSIGHT

(b)(6)

From: inCompass_HUD@csod.com <inCompass_HUD@csod.com>
Sent: Monday, October 23, 2017 2:18 PM
To: (b)(6)
Subject: Element Assigned

Dear (b)(6),

A performance element has been assigned to you. login to the InCompass system.
Click the "Performance" tab at the top of the screen.

If you have questions regarding this element, please contact your Rating Official.

If you have questions regarding the inCompass system, please contact your Administrative Officer or the National Helpdesk at 1 888-297-8689.

CSOD SYSTEM ID 1361891

From: Sweeney, Garry L
Sent: Wednesday, October 4, 2017 12:27 PM
To: FHEO Region 6 Employee List
Subject: FY-2017 Final Performance Plans

Happy New Fiscal Year 2018!

Thank you all for your hard work in FY 2017. Our many accomplishments this year contributed significantly to the Department's mission to "…*build inclusive and sustainable communities free from discrimination*".

Now we must gear up for the closeout of Fiscal Year 2017 Performance Plans in InCompass by November 30, 2017.

AMERICAN OVERSIGHT

Though not required, I encourage you to prepare a self-assessment and enter it into **InCompass by October 11, 2017.** Your supervisor will review and consider your self-assessment in the rating process. Your supervisor will meet with you **between October 18-31st** to discuss your performance during the rating cycle.

I have attached some useful tips on preparing a self-assessment as well as steps to take in InCompass.

From: inCompass_HUD@csod.com <inCompass_HUD@csod.com>
Sent: Tuesday, **September 12, 2017 3:45 PM**
To: (b)(6)
Subject: inCompass Task Assigned - FY17 Performance Year End Review

(b)(6)

The task FY17 Performance Year End Review for (b)(6) has been assigned to you.

This step is due on 10/11/2017. Due dates have been configured to allow maximum flexibility in the process. Please coordinate with the other participants in the process to ensure completion in a timely manner.

Please click the link below to access the inCompass system and complete the task. You may also login to inCompass and click the task in your tasks box.
https://workplace-hud.csod.com/phnx/driver.aspx?routename=Reviews/User/ReviewOverview&t=169&r=1&tu=140548&u=173&k=1

If you have questions regarding the inCompass system, please contact your Administrative Officer or the National Helpdesk at 1 888-297-8689.

CSOD SYSTEM ID 1199333

AMERICAN OVERSIGHT

Tracking Performance Accomplishments and Writing Self-Assessments

What is a self-assessment?

A self-assessment is an employee's opportunity to provide a narrative description of their major accomplishments related to the performance elements and associated performance standards in their performance plan. In a self-assessment, the employee can describe their major contributions and how they accomplished or did not accomplish their performance expectations. Additionally, accomplishments may include other achievements or recognition achieved during the performance year and training and developmental needs. *Note: The rating is based on the substance of the contribution, not how well the contribution is described.* Providing the self-assessment does not negate the supervisor's responsibility to provide a narrative of an employee's accomplishments to support the end of year rating.

Suggestions for writing the self-assessment:

1. If you have difficulty identifying your accomplishments or special strengths for a self-assessment, think about what makes you proud in your work. Often these things- calming anxious visitors, solving systems problems, mentoring new employees, coaching or counseling others, writing reports-will help you identify your accomplishments.

2. Use the STAR method. In self-assessments, you must write convincingly about your accomplishments, strengths, and skills-that is, to write about yourself as a "star" performer. To do that successfully, use the STAR method. This method involves briefly describing a situation (S) and task (T), the action (A) you took to accomplish it, and the results (R) you achieved. Be sure to consider actions which fall into these categories when deciding upon your STAR actions: the degree of difficulty, one of a kind, first-time, high-visibility, large volume of work, deadlines, competing priorities, innovation required, scope and impact for the work you performed.

   Example 1:
   When I started as a branch manager, annual employee turnover was 25 percent. I implemented an employee satisfaction survey and suggestion program, established coaching plans for supervisors, and instituted a weekly staff meeting. As a result of these efforts, the employee turnover rate is now 10 percent.

   Example 2:
   My challenge was to train staff in the new software by the opening of business on Monday, about 3 work days. I designed, planned, and managed around-the-clock training using classroom instructors, online learning, and targeted job aids. On Monday morning, 96 percent of employees reporting to work had been trained on the new system.

AMERICAN OVERSIGHT

Use specific examples. Specific examples add credibility. Although words like outstanding, dependable, and creative are positive, they do not always paint a convincing picture. Instead of stating that you "always maintain good customer relations," cite customer-satisfaction surveys, letters of communication, and the absence of any customer complaints about you.

3. Use numbers or metrics whenever possible. Numbers are concrete. They communicate a clear picture. By contrast, a "large staff" may be 20 or 200. If you are in charge of a large staff, budget, or region, use numbers to show how large it is. Alternatively, state specifically how long you have managed it.

4. Do not exaggerate or lie, even a tiny bit. Your self-assessment should make you feel proud and help you speak confidently in a performance discussion. Exaggerations or misstatements will not give you confidence, in addition to their obvious ethical implications.

5. Use the word "I." Many people have been taught in business or technical writing classes not to use the pronoun "I." In some instances that may be useful advice, but in a self-assessment it does not make sense. Feel free to write, "I hired 200 interns" or "I wrote the final draft." If you participated in a successful group effort, you are still justified in using "I": "With my team members, I won the Corporate Communications award in 2004." Vary your sentence structure if you find that you have too many sentences beginning with "I." Change "I reduced turnaround time by 20 percent within a year" to "Within a year; I reduced turnaround time by 20 percent."

6. Give relevant information. Most self-assessments include specific categories: mission support, program management, teamwork, communication, customer service, problem solving, and so on. Be sure that the examples you give match the category; otherwise, they lose power. Be factual, specific and concise. The self-assessment does not need to be very long. Summarize and highlight your important contributions. (As a guideline – write a maximum of two pages per performance element.)

7. Explain value. Be sure to tie results to organizational goals. For example, as the new ethics coordinator at your organization, you may have conducted 40 ethics briefings in your first three months. The number sounds impressive, but what does it mean? Is there a correlation between your briefings and a reduction in violations or incidents? Whenever possible, translate your hard work into results your reader will value. Consider "negative data" to illustrate your effectiveness-information such as the absence of on-the-job violations, lawsuits, and grievances.

8. Enlist the help of friend. When you have drafted your self-assessment, ask a friend to review it and answer these types of questions:

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- Are my examples specific?
- Have I described my strengths accurately?
- Is every statement clear?
- Does every statement sound believable?
- Is all the content pertinent?
- Have I missed any relevant strengths or accomplishments?

Guidelines for writing the self-assessment:

- Restate your performance elements.
- Highlight the most significant achievements related to the element for the rating cycle. Remember the self-assessment does not need to be lengthy but highlight what mattered most during the rating cycle.
- Make the connection between what was done and why it matters to the organization.
- Cite instances where your actions/performance/conduct exemplified or exceeded the performance standards.
- Note the challenges you faced and how you responded to those challenges. Overcoming challenges is an important part of the overall performance rating. Challenges may be technical or interpersonal in nature. They may also involve the ability to succeed despite limited resources or difficult circumstances.

Suggestions for Tracking Accomplishments:

1. Maintain an ongoing record, or journal, of major achievements throughout the appraisal cycle. By documenting major achievements as they occur, you have ready access to the information needed to complete the self-assessment. Create a system to capture accomplishments such as:
   - Email folder
   - Word document
   - Notes on planner or calendar
   - File folder for each performance element

2. Document progress on a regular basis (for example-weekly) and maintain copies of important work products for your file.
   - Reports
   - Training
   - Metrics
   - Correspondence including thanks from customers or supervisors

Remember, completing a self-assessment is not a requirement, but is your opportunity for you to provide your supervisor information about the performance goals and accomplishments you achieved, the challenges you faced, and the training and development you desire.

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Possible Accomplishments: Which of the following did you accomplish?

Accomplish more with the same
Accomplish more with other
Accomplish the same thing with less
Create something from scratch
Develop a new process
Do what could not be done
Enlarge a market
Enlarge capacity
Establish a new procedure
Find a cheaper solution
Find a new market
Find a new opportunity
Find an easier solution
Foresee a need
Foresee a problem
Foresee an opportunity
Improve customer relations
Improve customer satisfaction
Improve employee relations
Improve labor/management relations
Improve maintainability
Improve quality
Improve reliability
Improve teamwork
Increase market share
Increase profits
Increase sales
Make fewer bad things happen
Make more good things happen
Make things easier
Make things smoother
Overcome obstacles
Prevent a problem
Protect against a hazard
Provide new resources
Receive an award
Reduce costs
Reduce errors
Reduce losses
Save the day
Solve a chronic problem
Speed things up

---

http://www.dm.usda.gov/employ/employeerelations/docs/PerfAccomplishmentsSelfAssessment.pdf

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HUD-17-0392-A-000736

Action Verbs for Writing a Self-Assessment:

Accelerated Accomplished Achieved Acted Activated Adapted Addressed Adjusted Administered Advanced Advertised Advised Advocated Aided Allocated Analyzed Answered Applied Appraised Approved Arbitrated Arranged Ascertained Assembled Assessed Assigned Assisted Attained Augmented Authorized Awarded

Balanced Began Boosted Briefed Budgeted Built

Calculated Captured Cataloged Centralized Chaired Charted Checked Clarified Classified Coached Collaborated Collected Combined Communicated Compared Compiled Completed Composed Computed Conceived Conceptualized Condensed Conducted Conferred Conserved Consolidated Constructed Consulted Contacted Continued Contributed Controlled Converted Conveyed Convinced Coordinated Corresponded Counseled Created Critiqued Cultivated Customized

Debugged Decided Defined Delegated Delivered Demonstrated Designated Designed Detected Determined Developed Devised Diagnosed Directed Discovered Dispensed Displayed Dissected Distributed Diverted Documented Drafted

Earned Edited Educated Effected Eliminated Emphasized Employed Encouraged Enforced Engineered Enhanced Enlarged Enlisted Ensured Entertained Established Estimated Evaluated Examined Executed Expanded Expedited Experimented Explained Explored Expressed Extended Extracted

Fabricated Facilitated Fashioned Finalized Fixed Focused Forecasted Formed Formulated Fostered Found Fulfilled Furnished

Gained Gathered Generated Governed Grossed Guided

Handled Headed Heightened Helped Hired Honed Hosted Hypothesized Identified Illustrated Imagined Implemented Improved Improvised Incorporated Increased Indexed Influenced Informed Initiated Innovated Inspected Inspired Installed Instituted Integrated Interacted Interpreted Interviewed Introduced Invented Inventoried Investigated Involved Issued

Joined Judged

Kept

Launched Learned Lectured Led Lifted Listened Located Logged

Maintained Managed Manipulated Marketed Maximized Measured Mediated Merged Mobilized Modified Monitored Motivated

Navigated Negotiated Netted

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HUD-17-0392-A-000737

Action Verbs for Writing a Self-Assessment (continued):

Observed Obtained Opened Operated Ordered Orchestrated Organized Originated Outlined Overcame Overhauled Oversaw

Participated Performed Persuaded Photographed Pinpointed Piloted Pioneered Placed Planned Played Predicted Prepared Prescribed Presented Presided Prevented Printed Prioritized Processed Produced Programmed Projected Promoted Proofread Proposed Protected Proved Provided Publicized Purchased

Qualified Questioned

Raised Ran Rated Reached Realized Reasoned Received Recommended Reconciled Recorded Recruited Reduced Referred Regulated Rehabilitated Related Remodeled Rendered Reorganized Repaired Replaced Reported Represented Researched Reshaped Resolved Responded Restored Retrieved Reviewed Revised Revitalized Routed

Saved Scheduled Screened Searched Secured Selected Separated Served Shaped Shared Simplified Simulated Sketched Sold Solved Sorted Spearheaded Specialized Specified Spoke Sponsored Staffed Standardized Started Streamlined Strengthened Structured Studied Suggested Summarized Supervised Supplied Supported Surpassed Surveyed Sustained Synthesized Systematized

Targeted Taught Terminated Tested Tightened Totaled Tracked Traded Trained Transcribed Transformed Transmitted Translated Traveled Tutored

Uncovered Undertook Unified United Updated Upgraded Used Utilized

Validated Verbalized Verified Vitalized Volunteered

Weighed Widened Won Worked Wrote

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PACS/EPPES- Year End Performance Review

SELF ASSESS	RATE	REVIEW	FINALIZE & COMMUNICATE RATING	ACKNOWLEDGE & SIGN

Please follow the instructions below to complete the Year End Performance Review:

Employee – Year End Performance Review Steps

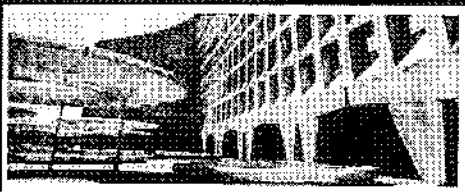
1. **Login** to the **InCompass** system. Go to your task box, click **Year End Review – Complete Self Assessment.**
2. **Click Get Started** to access your elements and comment on your annual performance.
3. **Describe** your accomplishments and how they relate to the job objectives for all five of your elements.
4. **Click Submit** to finalize your step in the task and advance the task to the Rating Official.
5. Once the Rating Official completes the review, log back into InCompass to acknowledge your Year End Review.
6. In the Your Task Box, **click Year End Review – Complete Self Assessment**.
7. **Click Get Started** to review your Rating Official's comments and rating for each element.
8. **Click Save and Continue** to advance to the Summary.
9. **Click Next** to advance to the Signature Section.
10. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign** OR click the Decline to Sign box.
11. To complete the plan, **click Submit**. **Click OK**.

Rating Official – Year End Performance Review Steps

1. **Login to InCompass.** In the Your Task Box, **click Year End Review – Rating Official Review.**
2. **Click Get Started** to view comments made by the employee for each element.
3. If changes need to be made, send the review to the Employee by **clicking the Back button.**
4. **Click Re-Open Step.** A pop-up box appears. **Select the radio button** and **add comments**. **Click Save.**
5. If no additional changes need to be made, **click Select** to choose the appropriate rating for each element.
6. **Click Submit** to finalize your step in the task and to advance the task to the Reviewing Official.
7. Once the Reviewing Official completes the review, **log back into InCompass** for the Acknowledgement step of the Year End Review. To acknowledge, **click Year End Review – Rating Official Review** in the Your Tasks widget.
8. **Click Get Started** to review all comments and ratings for each element. **Click Save and Continue.**
9. On the Summary page, **click Next** to advance to the Signature Section.
10. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign**.
11. To complete the plan, **click Submit**. **Click OK**.

Reviewing Official – Year End Performance Review Steps

1. Once the Rating Official completes the review, **login to InCompass and click Year End Review – Reviewing Official Review** in the Your Task Box widget.
2. **Click Get Started** to review all comments and ratings for each element. **Click Save and Continue.**
3. If changes need to be made, send the review to the Rating Official by **clicking the Back button.**
4. **Click Re-Open Step.** A pop-up box appears. **Select the radio button** and **add comments. Click Save.**
5. If no additional changes need to be made, **click Next** to advance to the Signature Section.
6. **Click on the Acknowledgement box**, authenticating your signature, and then **click Sign**.
7. To complete the plan, **click Submit**. **Click OK**.



InCompass

Office of the Chief Human Capital Officer
Performance Management Office
For assistance contact your InCompass Lead

AMERICAN OVERSIGHT

From: (b)(6)
Sent: 10 Aug 2017 13:03:41 -0500
To: TX_Webmanager;Borrego, Carlos C;ANSWERS;Davila-Lopez, Chrystn K;Hudman, Scott C;Van Duyne, Beth A;Ramon, Nicolas;Storms, David A;Prater, Gail;Campbell, Patricia A;Fournier, Diane J;HUD-PIHRC@tngusa.net
Cc: info@dhadal.com;Brooke E. Etie;Greg Mays;barksdale.haggins@dallascityhall.com
Subject: Response needed

Hello,

I need a response about getting on section 8 housing.

On Aug 3, 2017 12:37 PM, (b)(6) <(b)(6)> wrote:

Hello,

It has been weeks since someone from either the Dallas HUD or Fort Worth HUD office has contacted me. I have been waiting patiently and have sent over several emails.

Everytime I talk to someone: all I seem to continue getting is excuses. The Dallas Housing Authority needs to be stopped and stopped today! I am not asking: I an demanding to know why in the world has no one from HUD bothered to call me back? Why on Earth is HUD continuing to fund a losing operation in DHA?

Since obviously you people (and you can take this anyway you want because as far as I an concerned, everyone one of you are racist and discriminate because of my disabilities) do not have the level of education or intelligence as myself: I guess I have to explain the story one more time.

I tried to log unto the DHA's partnering site, I can't remember the name of the site in order to get an account registered. No matter what I did, the site kept on timing out. Now, this next part is very, very important so please read it carefully: I TRIED AND TRIED CONTACTING DHA AND NOT GOT MY RESPONSE FOR TWO WEEKSM. THE EVIDENCE SHOWS THIS: DHA DISCRIMINATED AGAINST (b)(6) AND WOULD NOT ALLOW ME TO REGISTER IN ORDER TO BE APART OF THE WAITING LIST FOR SECTION 8 OR OTHER PROGRAMS.

THE REASON I AM TYPING IN LARGE CAPS IS BECAUSE NO ONE GETS IT: NONE OF YOU GET IT. HERE IT HAS BEEN 4 MONTHS AND I GET PUSHED TO SIDE LIKE I MEAN NOTHING. GREG MAYS, THE SO CALLED ATTORNEY STATED THAT HE CHECKED WITH THEIR NETWORK TEAM AND NO ONE ELSE HAD A PROBLEM. IT WASN'T ON MY END: MY INTERNET CONNECTION WAS CONSISTENT AND THE WEBSITE, AFTER ENTERING MY SS # TIME OUT SEVERAL TIMES. THIS IS WHEN I REACHED OUT TO DHA AND THEY IGNORED ME. PRIOR TOWARDS BECOMING

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DISABLRD, I WORKED IN THE IT FIELD AND AM A CERTIFIED IT TECH. I KNOW WHAT I AM TALKING ABOUT.

LET ME TELL YOU RIGHT NOW THAT I DO NOT GIVE A DAMN WHO YOU ARE OR WHAT POSITION YOU HOLD: I DO NOT LIKE BEING IGNORED. IGNORING ME PUSHES MY BUTTONS AND MY IMPULSIVE NATURE DUE TO MY ADHD DISABILITY COMES OUT. I HATE BEING THIS WAY BUT GOD DAMN IT, THERE IS NO FREAKIN REASON FOR GROWN A$$ PEOPLE TO IGNORE ME.

MY PATIENCE IS UP AND EVERY MONTH: WELL OVER HALF OF MY DISABILITY CHECK IS TAKEN UP BY MY RENT ALONE. EVERYONE ELSE THAT IS BLACK AND HISPANIC OR AN ILLEGAL GETS BETTER TREATMENT THAN I DO: NAWW BECAUSE I AM BIRACIAL AND DISABLED AND MY NAME HAPPENS TO BE (b)(6): I GET RACIALLY PROFILED AND TREATED LIKE CRAP!

MY SOCIAL SECURITY NUMBER WAS ALSO COMPROMISED AND GREG MAYS HASN'T DONE A GOD DAMN THING ABOUT IT. SOME OLD DUDE CALLED ME TWO WEEKS AGO AND HE WAS TAKEN BACK BY MY COMMENT OF DEFUNDING DHA. HE SAID "OH WE HAVE OVER 25,000 PEOPLE ON THE PROGRAM"!

WELL, MY RESPONSE TO HIM IS, "WELL I SHOULD BE ONE OF THOSE PEOPLE BUT NO, SIR YOU ARE A MISERABLE MAN THAT CAN'T DO THE ONE THING: BE A MAN AND KEEP YOUR WORD" NO ONE HAS REACHED OUT TO ME OR EVEN CHECKED ON ME AND WHY? BECAUSE YOU ARE ALL RACIST AND DISCRIMINATE AGAINST MY DISABILITIES. I AM GOING TO SEEK LEGAL ADVICE AND IF I HAVE TOO: I WILL SUE DHA ABS GREG MAYES FOR DENYING ME MY RIGHTS AND PRIVILEGES TO PARTAKE IN THE SECTION 8 OR OTHER ALIKE PROGRAMS.

I DEMAND THAT HUD GETS OFF BUTTS AND DO SOMETHING ABOUT THIS, NOT TOMRROW, NOT NEXT WEEK BUT TODAY. 4 MONTHS IS TOO LONG AND THERE IS SIMPLY NO REASON FOR IT. I WANT SWIFT SERVICE AND I WANT THIS TO BE PUT ON TOP OF THE LIST OF THINGS TO RESOLVE.

I AM SEEKING DAMAGES FROM DHA THAT HAS RESULTED IN MORE OF THE FOLLOWING: PTSD EPISODES, PANIC ATTACKS AND MAJOR DEPRESSION AND FINANCIAL HARDSHIP.

I WILL NOT ACCEPT "NO" AS AN ANSWER: HUD AND DHA OWES (b)(6) (b)(6) FOR THE HELL YOU ALL HAVE PUT ME THROUGH. BEING NICE AND COMPLAINING GETS YOU NOWHERE: SO IF I HAVE TO YELL AND SCREAM UNTIL I HAVR A HEART ATTACK THEN SO BE IT. I KNOW THE

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MAJORITY OF YOU ARE AFRICAN-AMERICAN AND RIGHT NOW: BEING HALF BLACK MYSELF: I FEEL ASHAMED OF MY BLACK SIDEM. WHAT HAPPENED TOWARDS LOOKING OUT FOR YOUR OWN? I GUESS IT IS THE TYPICAL WHITE, GOOD OLE BOYS CLUB.

REGARDS,

(b)(6)

(b)(6)

P.S. - DO NOT I REPEAT DO NOT SEND ME ANYTHING IN THE MAIL DUE TO THE US POSTAL SERVICE CAUSES ME TO SUFFER FROM PANIC ATTACKS. DO NOT RESPOND OR CONTACT ME UNLESS YOU HAVE A RESOLUTION.

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From: Dunlap, Raymond W
Sent: 31 Oct 2017 14:26:07 +0000
To: FTW All Employee
Cc: Schann Holladay;Scott, Kristine;'Bruce_Harrison@bcbstx.com';Casey Lindsey;'jeff.smith@aquilaltd.com'
Subject: RE: HEALTH FAIR - OPEN SEASON

Come on down when you get a chance!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102
Work: (817)978-5504
Fax: (817)978-6008

Our mission: ***To deliver and/or coordinate high quality human capital and administrative products and services in a timely and cost effective manner; and to meet the diverse needs of our field office program customers to enhance their ability to accomplish the Department's mission.***

From: Dunlap, Raymond W
Sent: Monday, October 30, 2017 2:33 PM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Cc: Schann Holladay <seholladay@aetna.com>; Scott, Kristine <Kristine.Scott@GEHA.com>; 'Bruce_Harrison@bcbstx.com' <Bruce_Harrison@bcbstx.com>; Casey Lindsey <Casey.Lindsey@fwta.org>; 'jeff.smith@aquilaltd.com' <jeff.smith@aquilaltd.com>
Subject: RE: HEALTH FAIR - OPEN SEASON

Reminder – See you tomorrow!

Your opinion counts: Please give us your feedback

Raymond Dunlap
Support Services Specialist
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Fort Worth, Texas 76102
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From: Dunlap, Raymond W
Sent: Monday, October 16, 2017 1:16 PM
To: FTW All Employee <FTW_All_Employee@hud.gov>
Cc: 'Schann Holladay' <seholladay@aetna.com>; 'Scott, Kristine' <Kristine.Scott@GEHA.com>; 'Bruce_Harrison@bcbstx.com' <Bruce_Harrison@bcbstx.com>; 'Casey Lindsey' <Casey.Lindsey@fwta.org>; 'jeff.smith@aquilaltd.com' <jeff.smith@aquilaltd.com>
Subject: HEALTH FAIR - OPEN SEASON

We are hosting a Health Fair from 9:30 – 11:30 on 31 October in the Large Training Room on the 25th floor (Room 2540). Open Season runs from 13 November – 11 December and this is your opportunity to discuss some health benefit options with various health insurance representatives.

Blue Cross Blue Shield
GEHA
AETNA
Mail Handlers

We also will have representatives from:

The Fitness Center at the Federal Building
Health Unit (Blood Pressure and Glucose tests) (Tentative)
The "T" (Benefits of using public transportation – environmental and personal stress)

We look forward to seeing you there – Have a great day!

Raymond Dunlap
Support Services Specialist
Office of Administration/Field Support
Fort Worth Regional Office
801 Cherry Street, Suite 2500, Unit #45
Fort Worth, Texas 76102

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Please give us your feedback

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From: (b)(6)

Sent: 19 Oct 2017 16:08:13 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;wilburlovescharlotte@gmail.com;arielandsatish@yahoo.com;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize

AMERICAN OVERSIGHT

(Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!!!!!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)" I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6)

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(b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the

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other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or Nicole's cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of Henry Jackson? I am not aware if Henry Jackson is tech-savvy enough to be able to gain remote access to my

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cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or Nicole's approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)

(b)(6)



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Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from Brown. Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (b)(6). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of bipolar depression. Because of my bipolar depression, I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of [redacted] and my psychiatrist Dr. [redacted]. [redacted] believes that she also has bipolar disorder and/or schizoaffective disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from bipolar disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for [redacted] and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

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(b)(6)

09/17/2014

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-3000

OFFICE OF ADMINISTRATION

Mr. Austin Evers
American Oversight
1030 15th Street, NW
B255
Washington, DC 20005

RE: Freedom of Information Act Request
FOIA Control No.: 17-FI-HQ-02081

Dear Mr. Evers:

This letter is the second interim response to your Freedom of Information Act (FOIA) request dated and received on September 12, 2017. The FOIA request is currently the subject of litigation you filed in U.S. District Court for the District of Columbia, *American Oversight v. HUD*, Civil Action No. 18-0512. You asked for copies of the following Department of Housing and Urban Development records:

All emails sent or received (including carbon copies or blind carbon copies) from January 20, 2017, to the date the search is conducted, by the individuals listed below and any individual using a non-government address (that is, an address ending in a domain extension other than .gov, such as .com, .edu, .net, .org). Emails to or from a personal email address, including emails forwarding otherwise responsive records, are responsive to this request.

- Beth van Duyne
- John Gibbs
- Christopher Bourne
- Lynne Patton

Your request is granted in part. In a letter dated November 30, 2018, you were informed the Department had processed 506 pages of the search results for this request and released the pages deemed responsive. The Department has processed an additional 503 pages of the search results for this request and is releasing the pages deemed responsive. Enclosed is the second set of Beth van Duyne's emails. I am withholding cell phone numbers, personal email addresses, conference call access codes, and personal information regarding private citizens, including names, under Exemption 6 of the FOIA, because release of such information would constitute an unwarranted invasion of personal privacy. The interest of the general public in reviewing these portions of government documents does not outweigh the individuals' right to privacy.

The Department is still processing records that are responsive to your request. Appeal rights will be provided to you in the final response letter.

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For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personal information, such as home address, telephone number, or Social Security number, all of which are protected from disclosure under FOIA Exemption 6.

If you have questions regarding your request, please contact Assistant United States Attorney Daniel Schaefer at (202) 252-2531 or Daniel.Schaefer@usdoj.gov. Thank you for your interest in the Department's programs and policies.

Sincerely,

DEBORAH SNOWDEN

Digitally signed by: DEBORAH SNOWDEN
DN: CN = DEBORAH SNOWDEN C = US O = U.S. Government OU = Department of Housing and Urban Development
Date: 2019.04.30 15:00:48 -04'00'

Deborah R. Snowden
Deputy Chief FOIA Officer
Office of the Executive Secretariat

Enclosures

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6)

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Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6) Because of my (b)(6) (b)(6), I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

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based off the analysis of (b)(6) (b)(6) and my psychiatrist (b)(6) (b)(6). (b)(6) believes that she also has (b)(6) disorder and/or (b)(6) disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

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(b)(6)

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

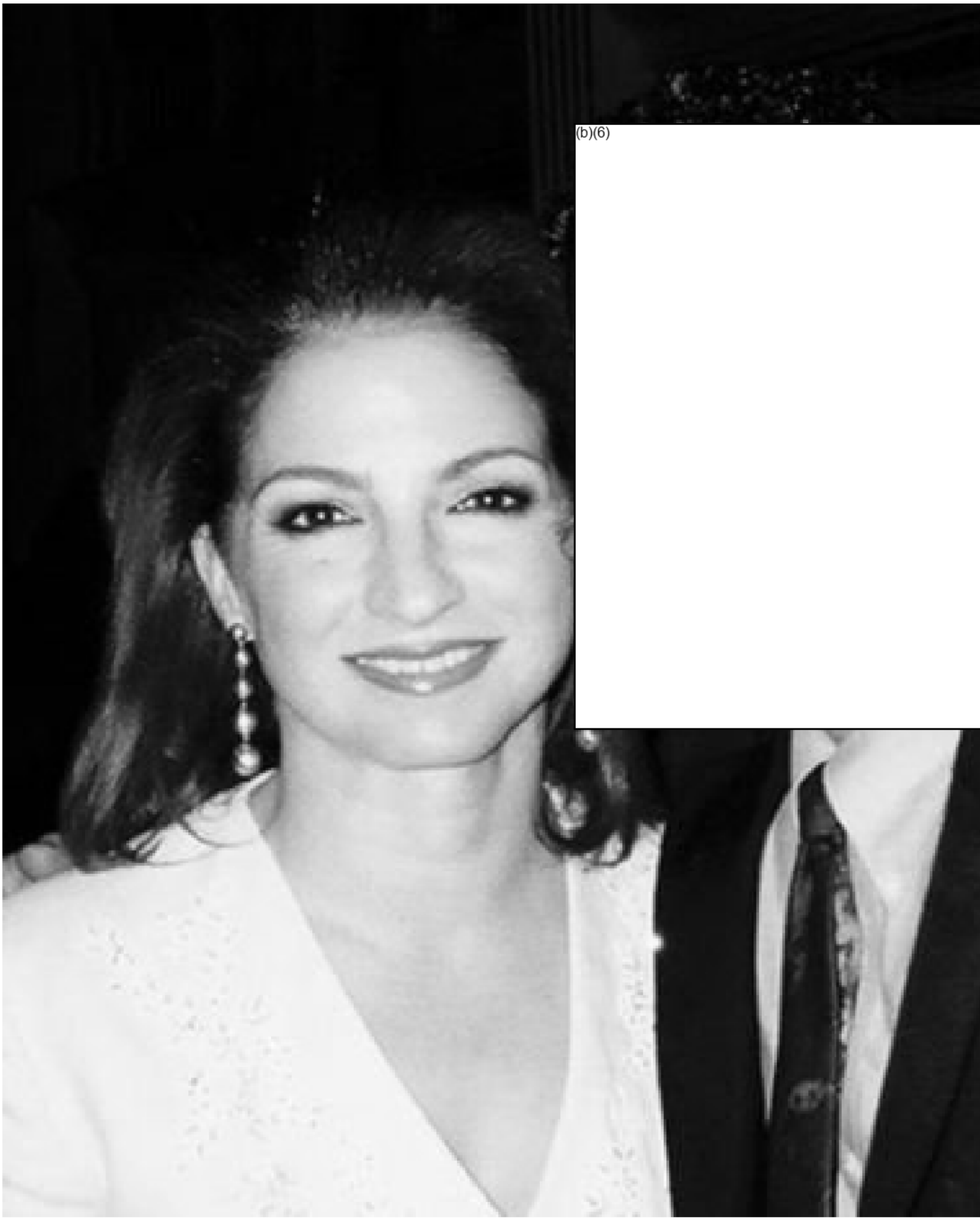
If you have any questions, comments, or concerns, then please do not hesitate to contact me ((b)(6)) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)
Sent: 19 Oct 2017 16:13:23 -0500
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)
Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
(b)(6)
(b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) @yahoo.com;kagillim@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) ;Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com
Subject: The Reason Why I Am Sending This Email Today is Because I Personally Don't Want to be Held Responsible for Somebody Having Remote Access to My Phone And

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Initiating Google Searches and Popups and "Spyware" That I Did Not Initiate or Authorize (It's Call...

Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with

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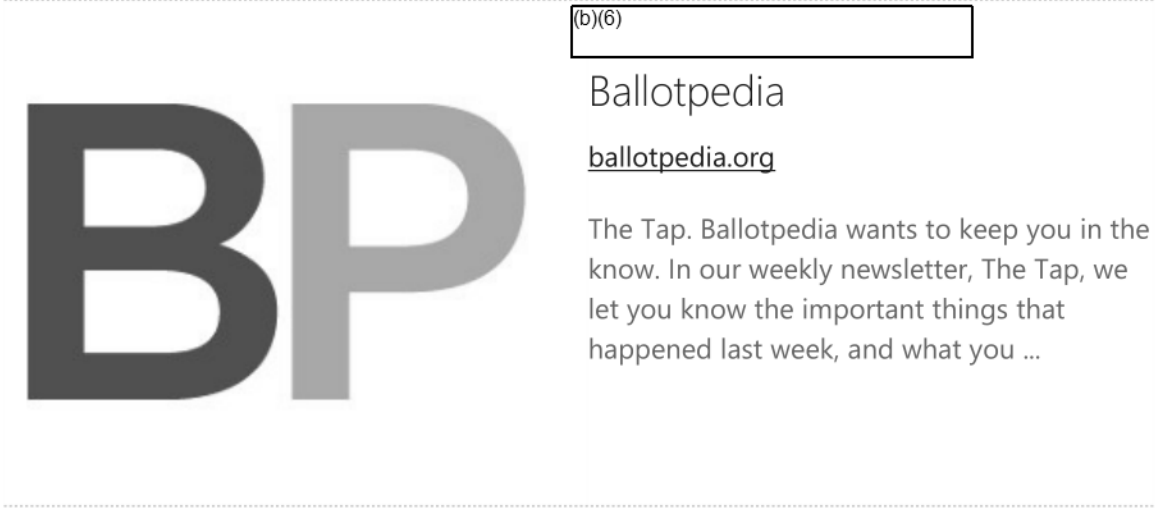
which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy

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enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)



Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. [redacted] has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). [redacted] also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named [redacted] (originally from Chicago, IL). I had been declared [redacted] in California and [redacted] in Florida because of the fact that I have been suffering from [redacted] (just like [redacted]). However, I currently take medication in the form of [redacted] which helps to offset the effects of [redacted] Because of my [redacted], I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (b)(6) and my psychiatrist (b)(6) (b)(6) (b)(6) believes that she also has (b)(6) disorder and/or (b)(6) disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) sorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

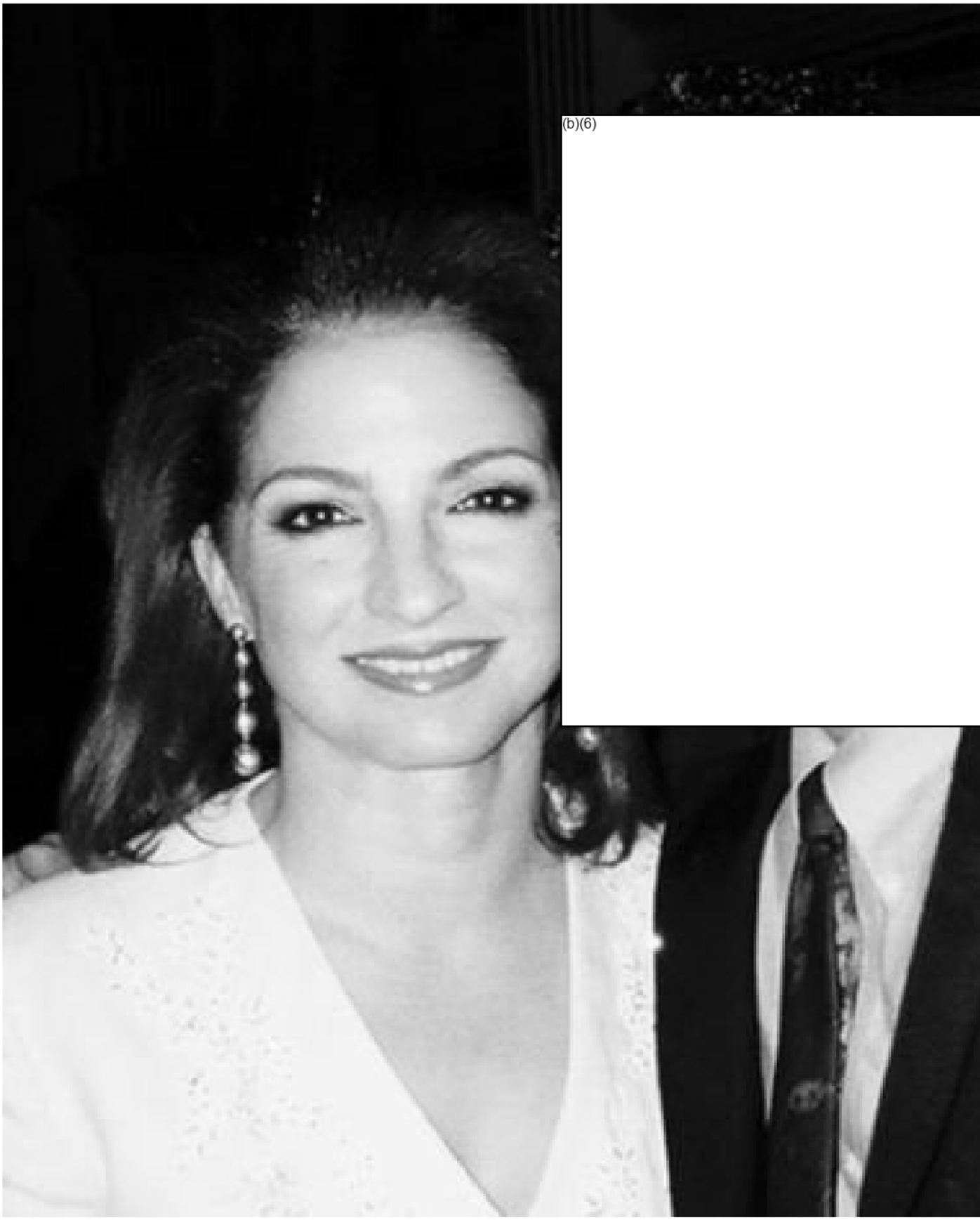
If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 18 Oct 2017 15:58:55 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6) (b)(6) @gmail.com

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;r(b)(6) @hotmail.com;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) @yahoo.com;(b)(6) (b)(6) rr.com;(b)(6) 3@gmail.com;(b)(6) @yahoo.com;(b)(6) @gmail.com;jsp(b)(6) @gmail.com;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) gmail.com;g(b)(6) @gmail.com;a(b)(6) @yahoo.com;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;J(b)(6) gmail.com;(b)(6) @aol.com

Subject: (b)(6) z and I Had Contemplated Filing a Lawsuit Against the Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!!

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Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the

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(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

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If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted] at [redacted] or [redacted] at [redacted]. Thank you, and I look forward to hearing from you soon.

Cordially Yours,

[redacted]

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(b)(6)

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(b)(6)

Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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based off the analysis of [redacted] and my psychiatrist [redacted]. [redacted] believes that she also has [redacted] disorder and/or [redacted] disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a [redacted] candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from [redacted] disorder has no effect whatsoever on my candidacy for [redacted] in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6) v. Federal Election Commission et al (2:14-cv-(b)(6)), Nevada District Court

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(b)(6)

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(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

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Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 19 Oct 2017 16:08:13 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;rocio(b)(6)om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)(b)(6)(b)(6)apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)@gmail.com;ar(b)(6)yahoo.com;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)(b)(6)Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize

AMERICAN OVERSIGHT

(Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!!!!!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6)

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(b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the

AMERICAN OVERSIGHT

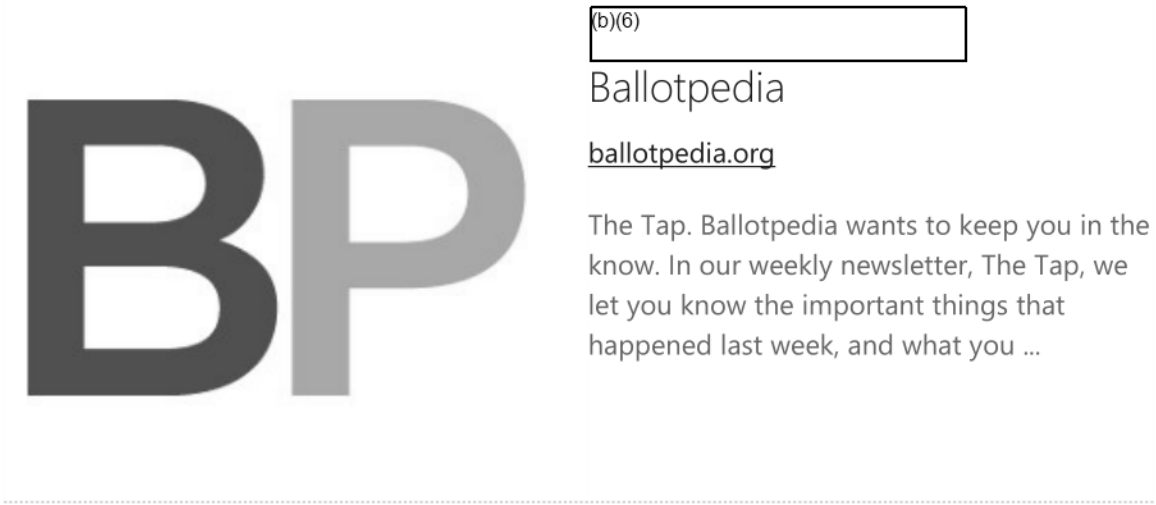
other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my

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cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)



Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6) I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (b)(6) and my psychiatrist (b)(6) (b)(6). (b)(6) believes that she also has (b)(6) disorder and/or (b)(6) disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6) v. Federal Election Commission et al (2:14-cv-(b)(6)), Nevada District Court

www.pacermonitor.com

(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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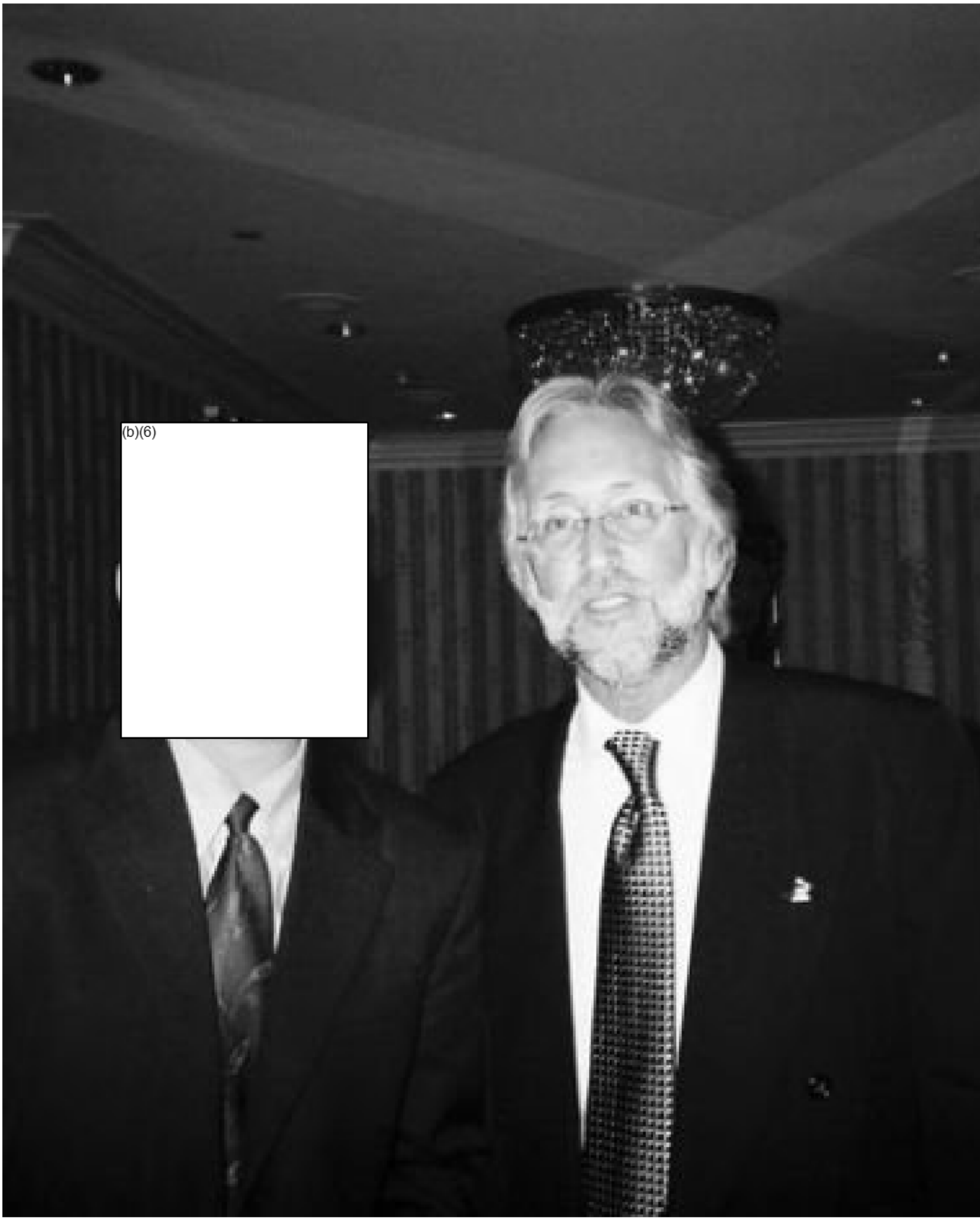
AMERICAN OVERSIGHT

AMERICAN OVERSIGHT

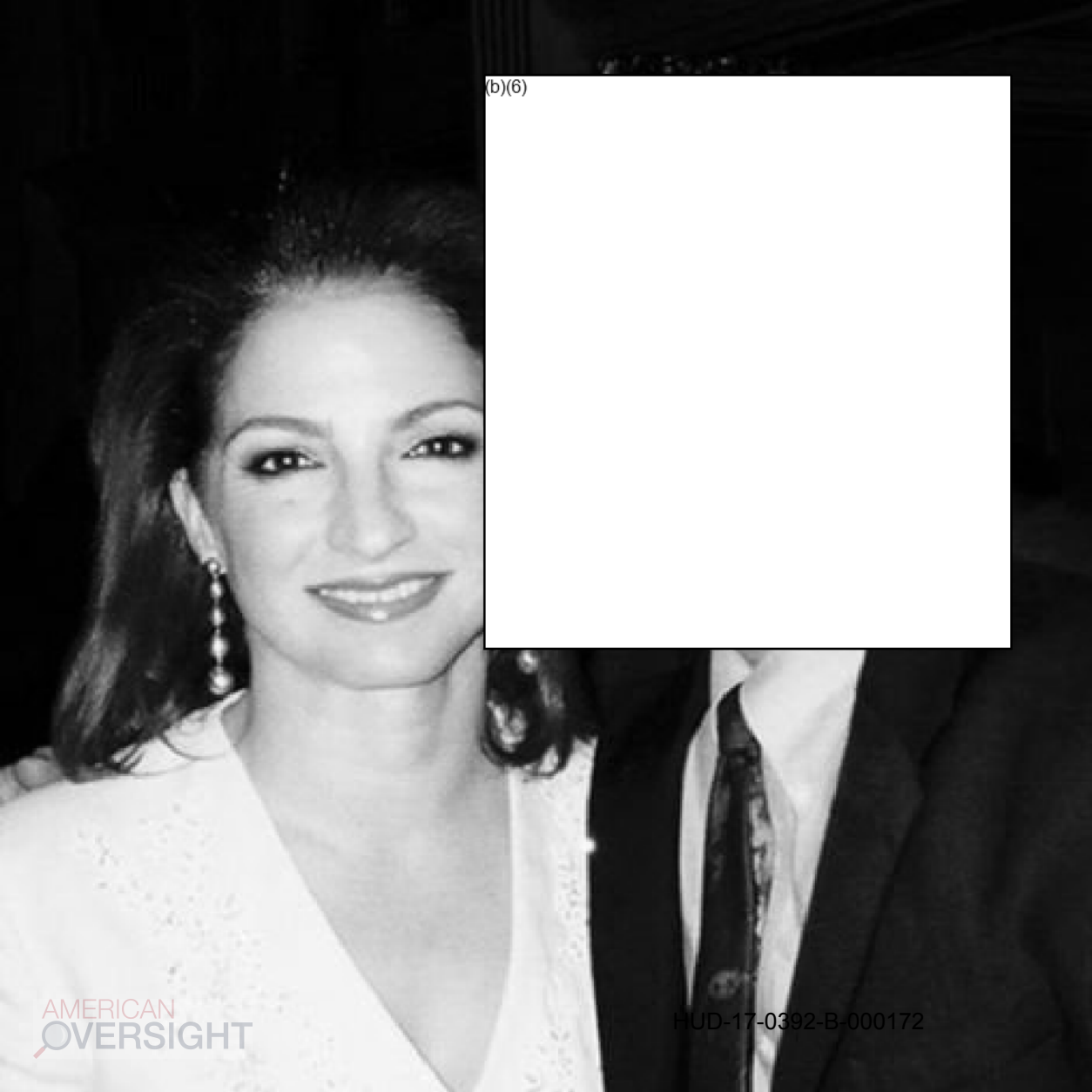


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From: (b)(6)
Sent: 18 Oct 2017 16:01:55 -0500
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6);Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com
Cc: steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6) roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6);apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6);kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!!!!!

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Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the

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(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

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If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted]) at [redacted] or [redacted] at [redacted]. Thank you, and I look forward to hearing from you soon.

Cordially Yours,

[redacted]

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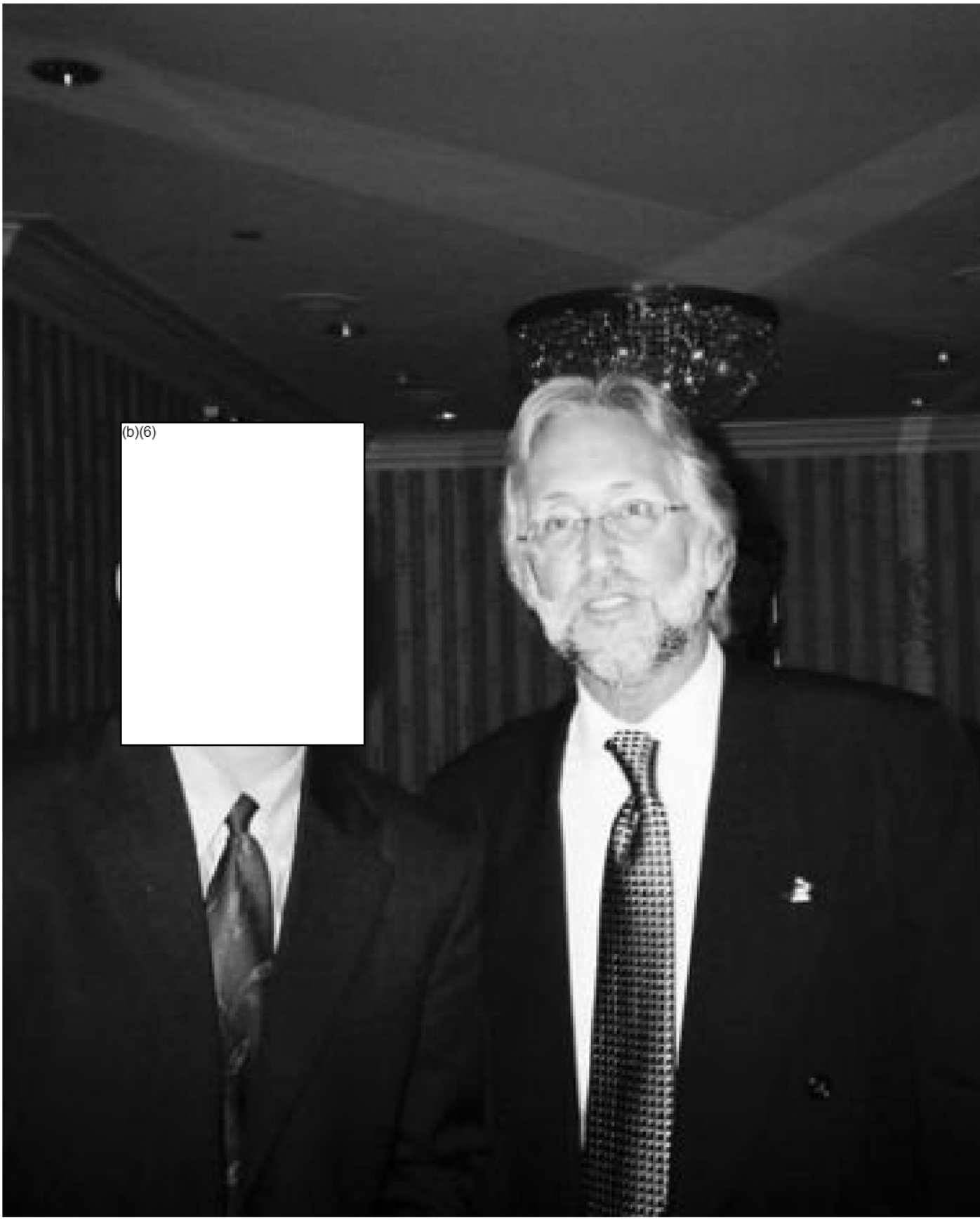
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From: Peycke, Karen
Sent: 12 May 2017 19:46:47 +0000
To: Ramon, Nicolas
Cc: Van Duyne, Beth A;Bradley, Leslie Ann;Perea, Suzanna;Borrego, Carlos C;Campbell, Patricia A;Wendy Allen;Kemp, Mary;Blase Leven
Subject: RE: Representation by HUD AT Brownfields Workshop in Abilene, TX?

Nick and Carlos,

Thank you for coming through!!! We look forward to seeing Carlos at the workshop. Carlos – I am driving to the workshop on Monday morning. If you need to reach me, please call me on my cell (b)(6) (b)(6)

I look forward to seeing you at the workshop!

Karen Peycke
Targeted Brownfields Assessment &
Land Revitalization Coordinator
US EPA Region 6 (6SF-VB)
1445 Ross Avenue, 12th floor
Dallas, TX 75202-2733
214-665-7273
Email: peycke.karen@epa.gov

From: Ramon, Nicolas [mailto:nicolas.ramon@hud.gov]
Sent: Wednesday, May 10, 2017 4:19 PM
To: Peycke, Karen <Peycke.Karen@epa.gov>
Cc: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Perea, Suzanna <Perea.Suzanna@epa.gov>; Borrego, Carlos C <Carlos.C.Borrego@hud.gov>; Campbell, Patricia A <Patricia.A.Campbell@hud.gov>
Subject: Representation by HUD AT Brownfields Workshop in Abilene, TX?

Karen:

Good afternoon, I left you a message on your phone with regards to our participation in the *Know Your Partners Conference* scheduled to be held in Abiliene Christian University on May 15-16, 2017.

Depending on our receipt of Approval to participate by our HQs, Carlos Borrego, Management Analyst, Field Policy and Manager, Fort Worth Regional Office, Region VI, Fort Worth, TX. will be participating in the May 16, 2017: Housing Development in Small / Rural communities in West Central Texas" from 10:25 to 11:00 am time frame.

I have copied Carlos (817-978-5516)on this email, Thanking you in Advance

AMERICAN OVERSIGHT

Nicolas Ramón, Jr.
Deputy Regional Administrator
Fort Worth Regional Office, Region VI
U.S. Dept of Housing & Urban Development
801 Cherry Street, Unit #45, Suite 2500
Fort Worth, TX 76102

Direct Number: 817-978-5976
Fax: 817-978-5569
Nicolas.Ramon@hud.gov

"The contents of this message are mine personally and do not necessarily reflect any position of HUD."

From: Ramon, Nicolas
Sent: Wednesday, May 10, 2017 3:25 PM
To: Walsh, Mary V <mary.v.walsh@hud.gov>; Miles, Desiree M <Desiree.M.Miles@hud.gov>
Cc: Pennel, Joseph D <Joseph.D.Pennel@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>
Subject: Represent HUD AT Brownfields Workshop in Abilene, TX?

Is it possible that MF could send someone from production to this workshop in Abilene?

Even though it's a two day workshop, it would only be for day 2 (May16) to be on panel on Housing Development in Small / Rural Communities in West Texas.

Along with USDA, and CD planners,

Please let me know, Thanks

Nicolas Ramón, Jr.
Deputy Regional Administrator
Fort Worth Regional Office, Region VI
U.S. Dept of Housing & Urban Development
801 Cherry Street, Unit #45, Suite 2500
Fort Worth, TX 76102

Direct Number: 817-978-5976
Fax: 817-978-5569
Nicolas.Ramon@hud.gov

"The contents of this message are mine personally and do not necessarily reflect any position of HUD."

From: Storms, David A
Sent: Monday, May 01, 2017 10:26 AM
To: Henley, Shirley J <Shirley.J.Henley@hud.gov>
Cc: Eberlein, Stephen L <stephen.l.eberlein@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>; Bradley, Leslie Ann <LeslieAnn.Bradley@hud.gov>
Subject: FW: HUD CPD Speaker at Brownfields Workshop in Abilene, TX?

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Hi Shirley-
Karen Peycke at EPA sent an email last week to me and Nick about seeing if someone from HUD CPD or environmental could speak at this workshop in Abilene on 5/16. I asked Karen what the topic was and this is the response below. I think this is more in line with your office as compared to me. If it's OK, I'm going to let Karen know that I'm going to decline, but I'll pass the information on to you to let her know if someone can make it out there.

Regards,

David

David A. Storms
Regional Environmental Officer (Region VI)
U.S. Department of Housing and Urban Development
Office of Environment and Energy
801 Cherry Street
Unit #45, Suite 2500
Fort Worth, TX 76102
Office: (817) 978-5540

From: Wendy Allen [mailto:wallen@westcentraltexas.org]
Sent: Monday, May 01, 2017 10:18 AM
To: Storms, David A <David.A.Storms@hud.gov>
Subject: RE: HUD CPD Speaker at Brownfields Workshop in Abilene, TX?

Good Morning David-
The panel discussion on market based and other Housing options for rural areas is Tuesday May 16, 2017.
Should you have any questions comments or suggestions, please do not hesitate to contact me.
See the attached agenda and flyer

Sincerely,

Wendy Allen, Regional and Economic Development Director
Economic, Community and Environmental Planning & Development
West Central Texas Council of Governments (WCTCOG) &
West Central Texas Economic Development District, Inc. (WCTEDD)
3702 Loop 322, Abilene, TX 79602
O (325)672-8544 Fax (325)675-5214
M. (b)(6)
wallen@westcentraltexas.org
Connect with us online
www.wctcog.org

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WEST CENTRAL TEXAS EDD ECONOMIC DEVELOPMENT DISTRICT

From: Storms, David A [mailto:David.A.Storms@hud.gov]
Sent: Saturday, April 29, 2017 2:06 PM
To: Peycke, Karen <Peycke.Karen@epa.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>
Cc: Wendy Allen <wallen@westcentraltexas.org>
Subject: RE: HUD CPD Speaker at Brownfields Workshop in Abilene, TX?

Hi Karen-
Is it for one of those days or both? We might be able to make it out there for one-day back and forth trip.

David

David A. Storms
Regional Environmental Officer (Region VI)
U.S. Department of Housing and Urban Development
Office of Environment and Energy
801 Cherry Street
Unit #45, Suite 2500
Fort Worth, TX 76102
Office: (817) 978-5540

From: Peycke, Karen [mailto:Peycke.Karen@epa.gov]
Sent: Friday, April 28, 2017 2:19 PM
To: Ramon, Nicolas <nicolas.ramon@hud.gov>; Storms, David A <David.A.Storms@hud.gov>
Cc: Wendy Allen <wallen@westcentraltexas.org>
Subject: HUD CPD Speaker at Brownfields Workshop in Abilene, TX?

Hi! I know this is late notice but is there any way someone from HUD CPD or Environmental Office speak at a Brownfields Workshop in Abilene, TX on May 15-16, 2017?

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Karen Peycke
214-665-7273

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From: (b)(6)
Sent: 19 Oct 2017 20:54:25 +0000
To: Van Duyne, Beth A;Van Duyne, Beth A;Ramon, Nicolas;Ramon, Nicolas;Campbell, Patricia A;Campbell, Patricia A;Hudman, Scott C;Hudman, Scott C;Fournier, Diane J;Fournier, Diane J;Bradley, Leslie Ann;Bradley, Leslie Ann;Borrego, Carlos C;Borrego, Carlos C;Davila-Lopez, Chrystn K;Davila-Lopez, Chrystn K;Prater, Gail;Prater, Gail;Storms, David A;Storms, David A;(b)(6)
(b)(6)
Cc:
fbi.victimassistance@ic.fbi.gov;fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;ireport@cnn.com;firstperson@msnbc.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
(b)(6) roche@usna.edu;roche@usna.edu;richard.hudock@turner.com;richard.hudock@turner.com;richard.myrus@usdoj.gov;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.A.Rocha@ice.dhs.gov
Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6)

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(b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and

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another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his

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attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website

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at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)



(b)(6)

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Detective Tate should also take note that I graduated from [redacted] with a Bachelor of Arts (B.A.) in Biology. I met [redacted] in Rhode Island in 1997 when I graduated from [redacted]. Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. [redacted] has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). [redacted] also needs to be able to get food stamps or EBT/SNAP benefits here without

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having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (b)(6) and my psychiatrist (b)(6) (b)(6). (b)(6) believes that she also has (b)(6) disorder and/or (b)(6) disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point

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out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

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(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not

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have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or

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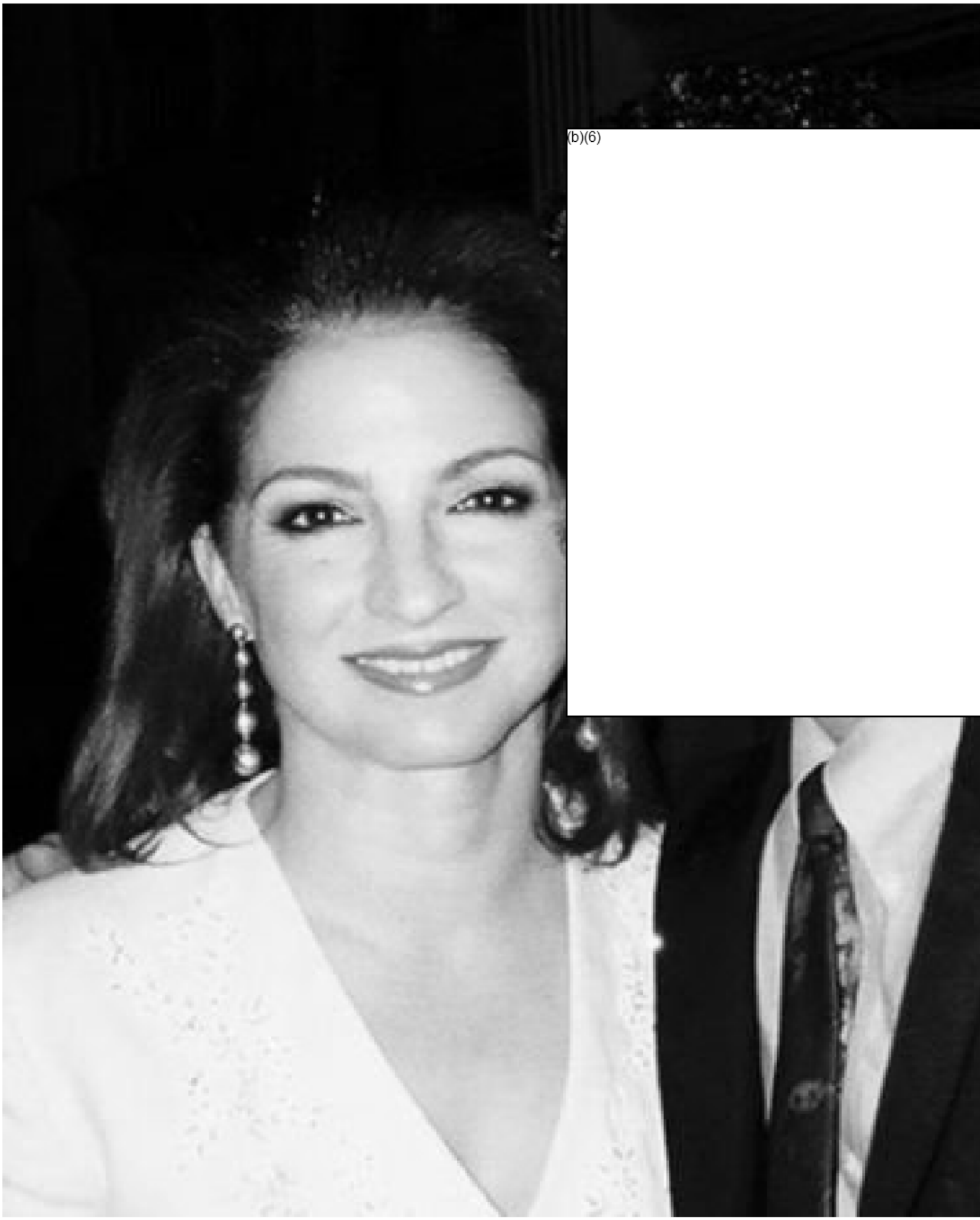
(b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 19 Oct 2017 20:18:53 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A (b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6);apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) (b)(6);kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6);damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6)

Subject: Fw: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a ting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of (b)(6) Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is (b)(6) (b)(6) I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6) cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) (b)(6) (with a 2.456 GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6)

Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (b)(6) with a Bachelor of Arts (B.A.) in Biology. I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at **John George Hospital** in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6) Because of my (b)(6) (b)(6), I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

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based off the analysis of (b)(6) (b)(6) and my psychiatrist (b)(6) (b)(6) (b)(6) believes that she also has (b)(6) disorder and/or s (b)(6) disorder and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) disorder has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for (b)(6) and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

05/17/2014

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6) v. Braden River Library et al

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 19 Oct 2017 20:36:09 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6) n;einsteinrockstar

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) (b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) (b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6)

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-3000

OFFICE OF ADMINISTRATION

MAY 3 1 2019

Mr. Austin Evers
American Oversight
1030 15th Street, NW
B255
Washington, DC 20005

RE: Freedom of Information Act Request
FOIA Control No.: 17-FI-HQ-02081

Dear Mr. Evers:

This letter is the third interim response to your Freedom of Information Act (FOIA) request dated and received on September 12, 2017. The FOIA request is currently the subject of litigation you filed in U.S. District Court for the District of Columbia, *American Oversight v. HUD,* Civil Action No. 18-0512. You asked for copies of the following Department of Housing and Urban Development records:

All emails sent or received (including carbon copies or blind carbon copies) from January 20, 2017, to the date the search is conducted, by the individuals listed below and any individual using a non-government address (that is, an address ending in a domain extension other than .gov, such as .com, .edu, .net, .org). Emails to or from a personal email address, including emails forwarding otherwise responsive records, are responsive to this request.

- Beth van Duyne
- John Gibbs
- Christopher Bourne
- Lynne Patton

Your request is granted in part. In a letter dated April 30, 2019, you were informed the Department had processed 503 pages of the search results for this request and released the pages deemed responsive. In a letter dated November 30, 2018, you were informed the Department had processed 506 pages of the search results for this request and released the pages deemed responsive. The Department has processed an additional 513 pages of the search results for this request and is releasing the pages deemed responsive. Enclosed is the third set of Beth van Duyne's emails. I am withholding cell phone numbers, personal email addresses, conference call access codes, and personal information regarding private citizens, including names and photos, under Exemption 6 of the FOIA, because release of such information would constitute an unwarranted invasion of personal privacy. The interest of the general public in reviewing these portions of government documents does not outweigh the individuals' right to privacy. I am withholding a conciliation offer in a fair housing case under Exemption 3 of the FOIA, which exempts from release information prohibited from disclosure by another statute. The offer is being withheld pursuant to 42 U.S.C. § 3610(d), (Fair Housing Act) which generally prohibits disclosure of information pertaining to conciliation of a complaint under the Fair Housing Act.

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The Department is still processing records that are responsive to your request. Appeal rights will be provided to you in the final response letter.

For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personal information, such as home address, telephone number, or Social Security number, all of which are protected from disclosure under FOIA Exemption 6.

If you have questions regarding your request, please contact Assistant United States Attorney Daniel Schaefer at (202) 252-2531 or Daniel.Schaefer@usdoj.gov. Thank you for your interest in the Department's programs and policies.

Sincerely,

Eugene McGuire
for

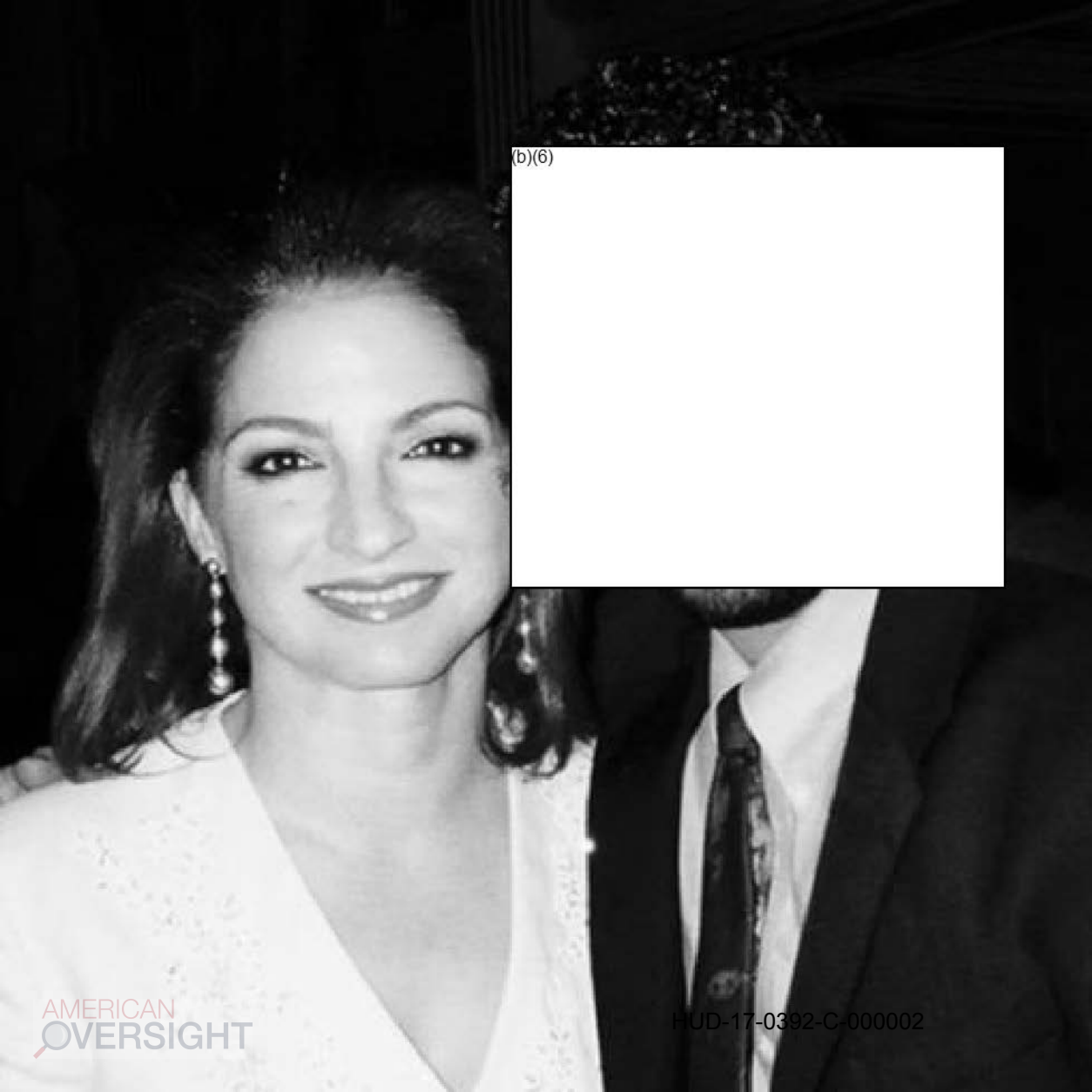
Deborah R. Snowden
Deputy Chief FOIA Officer
Office of the Executive Secretariat

Enclosures

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From: Satish Emrit
Sent: 18 Oct 2017 20:48:57 +0000
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;einsteinrockstar2@outlook.com
Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
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(b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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(b)(6)



(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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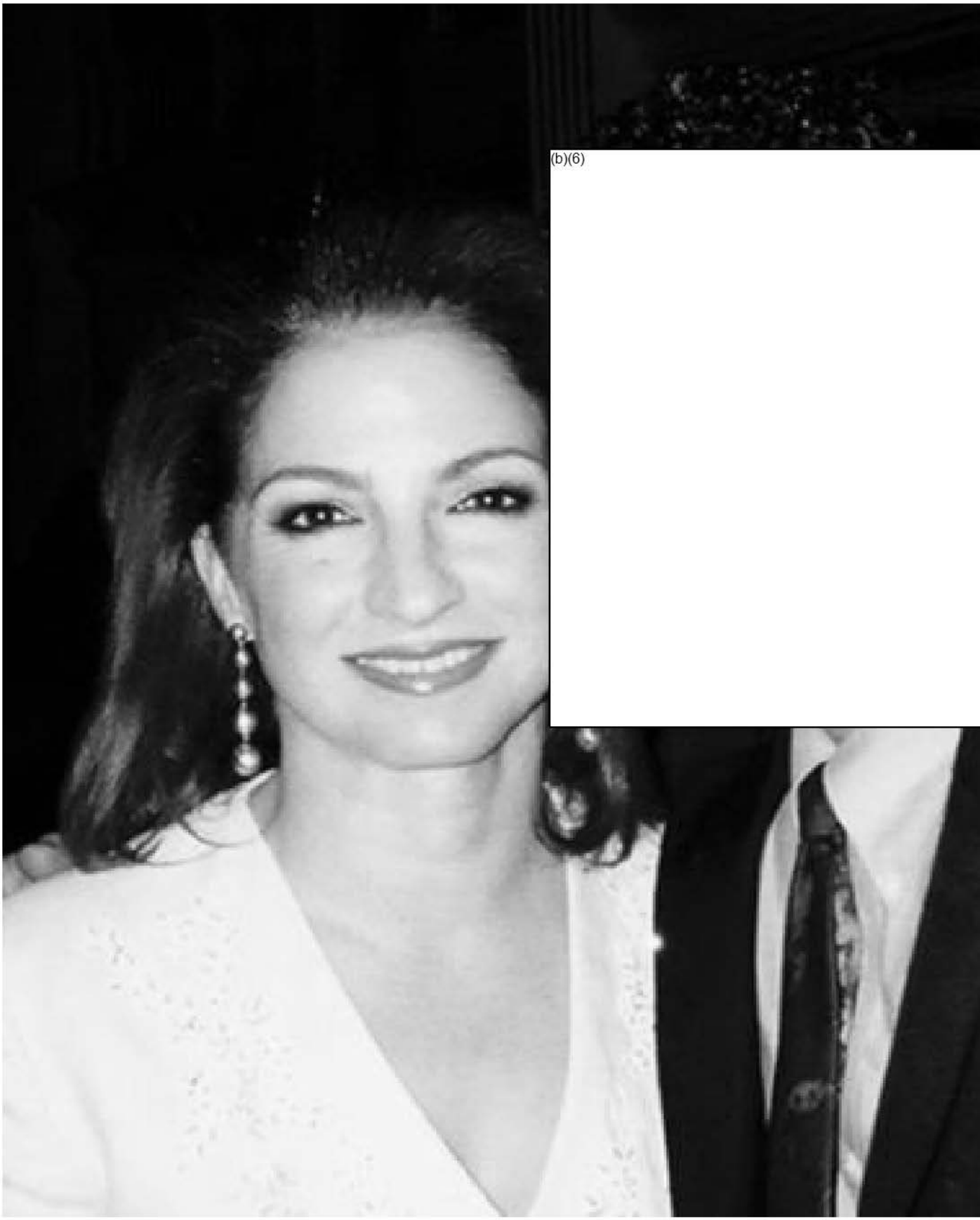
me ((b)(6)) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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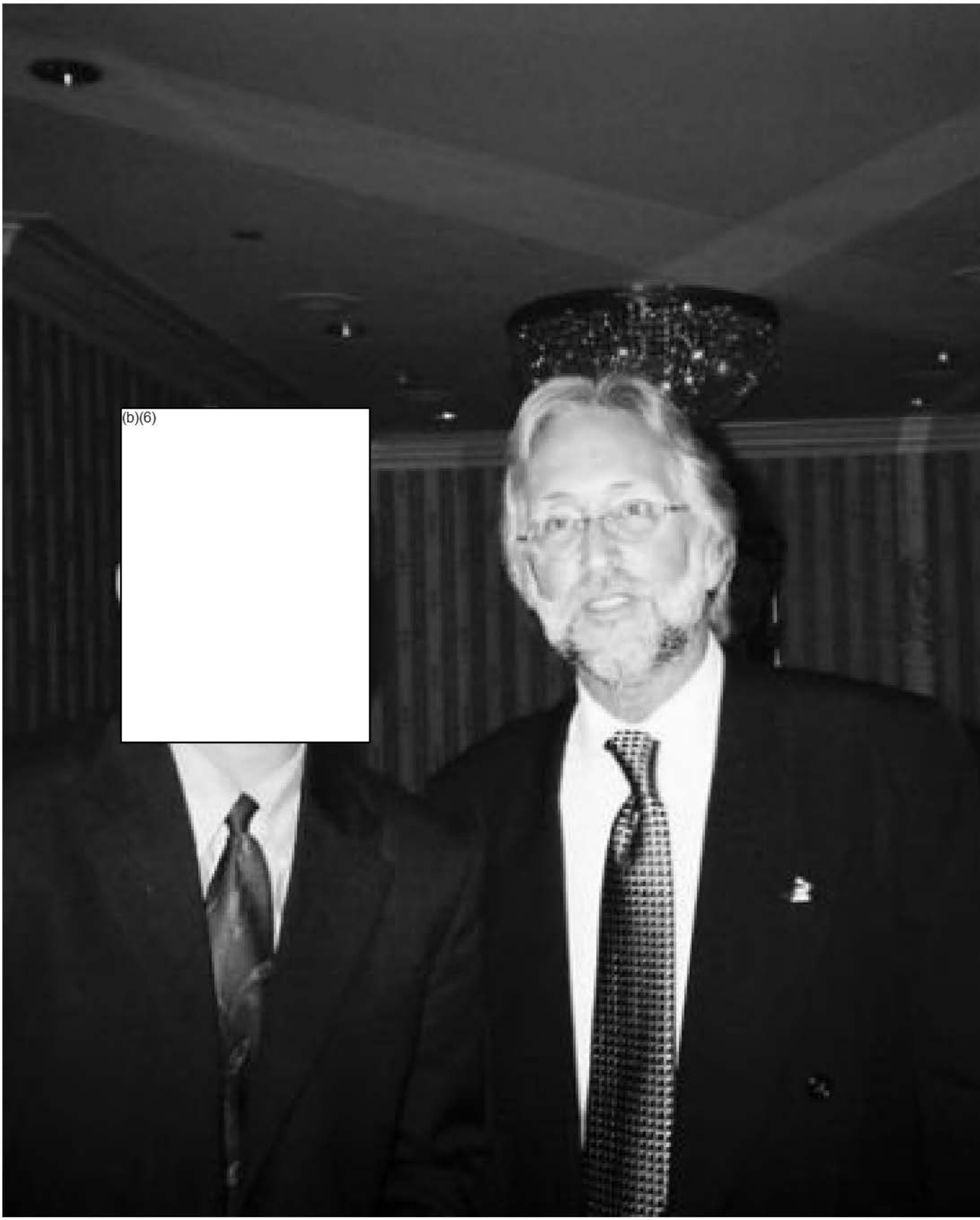
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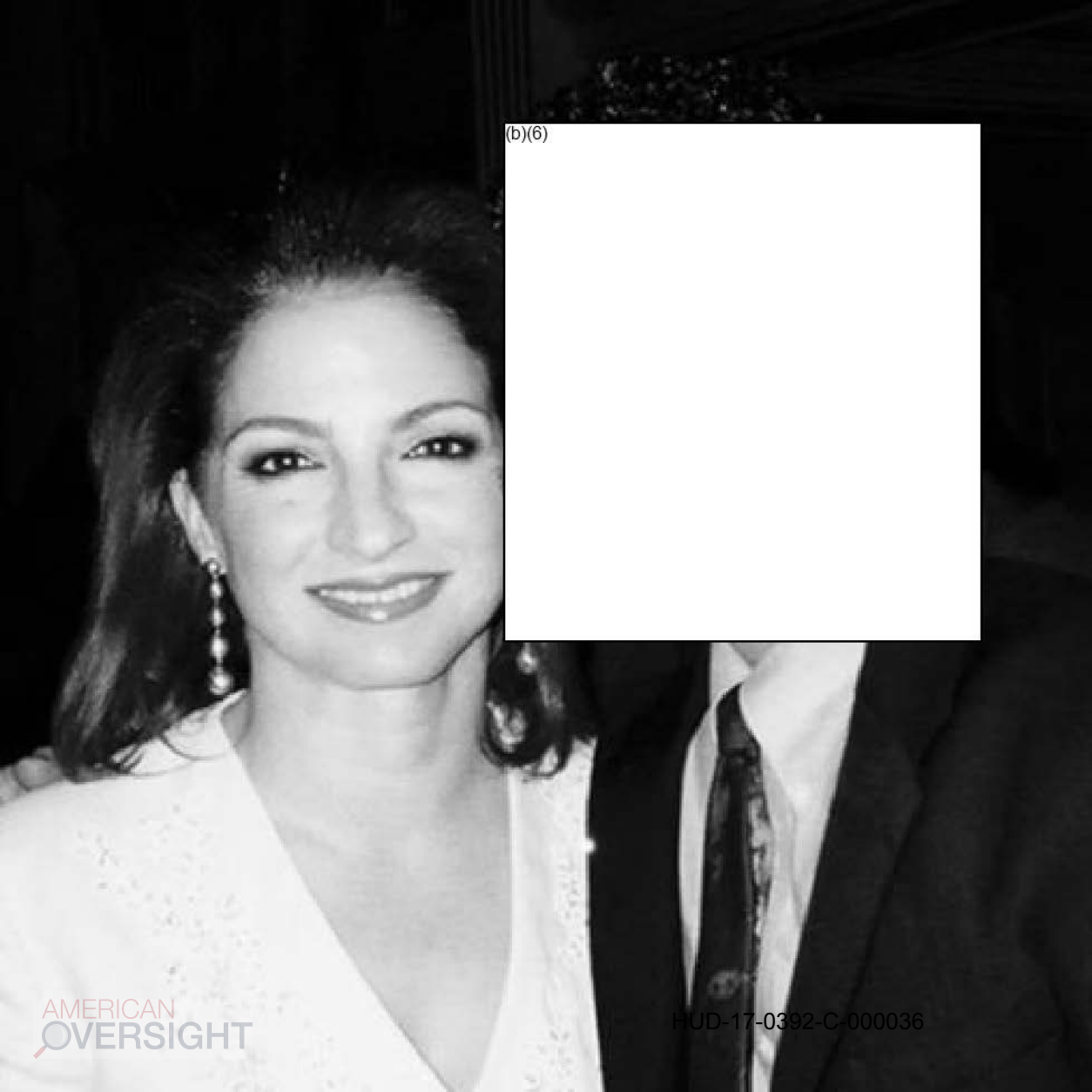


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From: Poodt, Jogchum
Sent: 14 Jul 2017 15:18:15 +0000
To: Poodt, Jogchum
Cc: vanessa.mccleary@tampagov.net;belix.parks@tampagov.net;Lehmann-Kim, Dina;Nowinski, Lisa K;Ott, Stuart A
Subject: FW: Save the Date! Learn How ConnectHome Communities Are Partnering with Schools

Hi All,

Please register for this webinar on the HUD Exchange here: https://www.hudexchange.info/trainings/courses/2017-2018-connecthome-partnering-with-schools/2048/

Best,

Jogchum Poodt
ConnectHome Manager
Office of Public and Indian Housing
U.S. Department of Housing and Urban Development
Room 5151
Jogchum.poodt@hud.gov
(202) 402-2953

From: ConnectHome
Sent: Friday, July 07, 2017 9:27 AM
To: ConnectHome; Poodt, Jogchum
Cc: vanessa.mccleary@tampagov.net; belix.parks@tampagov.net; Lehmann-Kim, Dina; Nowinski, Lisa K; Ott, Stuart A
Subject: Save the Date! Learn How ConnectHome Communities Are Partnering with Schools
When: Tuesday, July 18, 2017 2:00 PM-3:00 PM (UTC-05:00) Eastern Time (US & Canada).
Where: https://www.hudexchange.info/trainings/courses/2017-2018-connecthome-partnering-with-schools/2048/

Dear ConnectHome Communities:

Please join us on **Tuesday**, **July 18, 2017** at **2 PM EST** for a webinar that will take a deep dive into the ConnectHome Playbook Chapter 11: Partnering with Schools. The webinar will cover the important topic of how to partner with schools to support your digital literacy & training efforts. We will have presenters from the U.S. Department of Education, the Denver Housing Authority, Denver Public Schools & HUD's ConnectHome team. The webinar will cover:

- The important role schools can play in your digital literacy training efforts;

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- Strategies for forming partnerships with your local school or school system;
- Benefits to schools of working with you and your ConnectHome program;
- Best practices and lessons learned;
- Other possible organizations to partner with in support of resident education; and
- Time for Q&A

Register here: https://www.hudexchange.info/trainings/courses/2017-2018-connecthome-partnering-with-schools/2048/

Thanks for all you do to support ConnectHome!

~The ConnectHome Team

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From: (b)(6)

Sent: 18 Oct 2017 20:55:53 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;Ronald S. Emrit

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com (b)(6) (b)(6) roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org; (b)(6) (b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com; (b)(6) (b)(6) (b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com (b)(6) (b)(6) damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov; (b)(6) (b)(6)

Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her depression and paranoia. As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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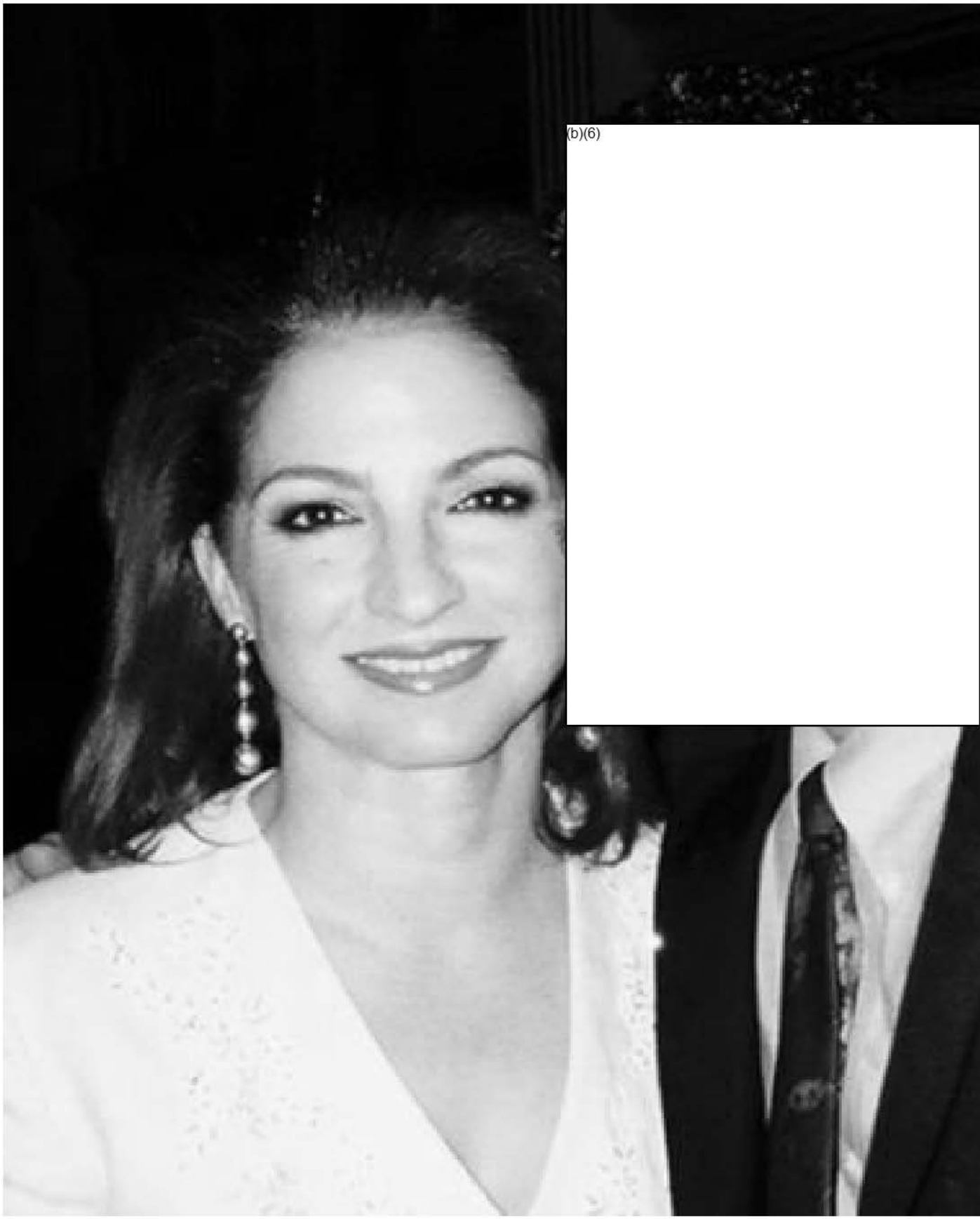
me ((b)(6)) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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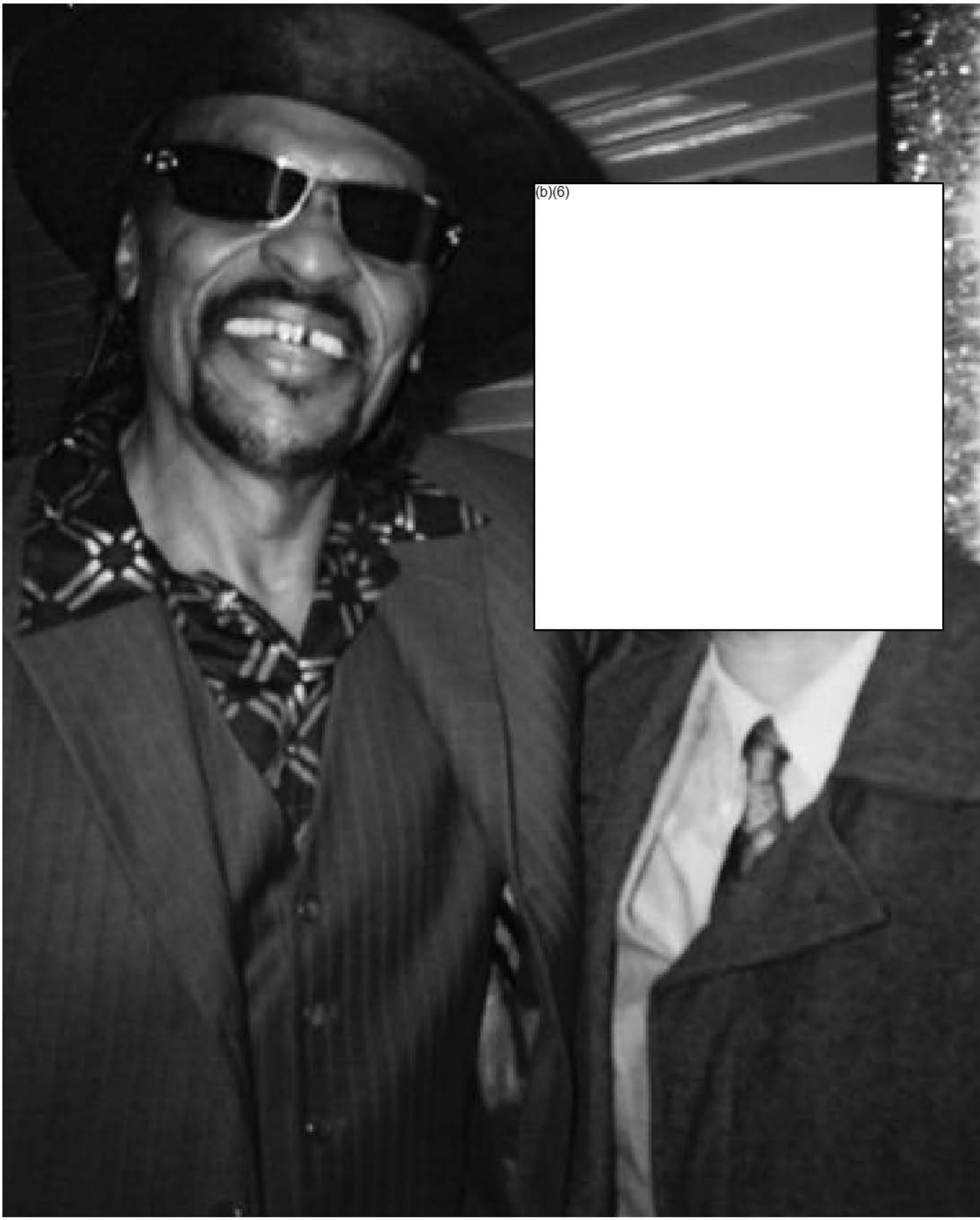
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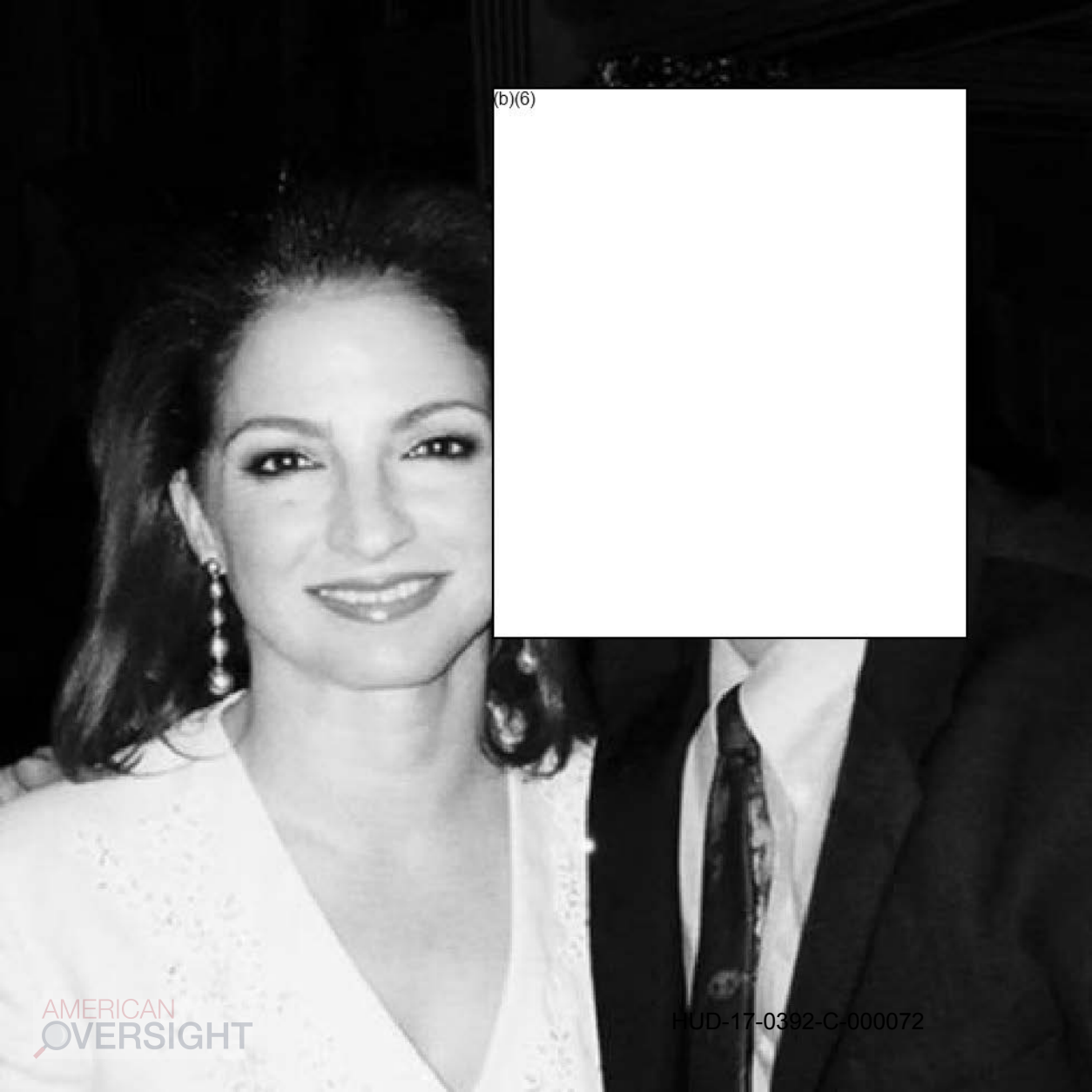


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From: (b)(6)

Sent: 19 Oct 2017 16:18:02 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

(b)(6)

Cc:

fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)

(b)(6)

(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: Accordingly,The Reason Why I Am Sending This Email Today is Because I

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Personally Don't Want to be Held Responsible for Somebody Having Remote Access to My Phone And Initiating Google Searches and Popups and "Spyware" That I Did Not Initiate or Authoriz...

Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)" Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with

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monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of

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which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6)'s cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy

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enough to be able to gain remote access to my cellphone or (b)(6)'s cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6)'s approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) ((b)(6)) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)

(b)(6)

Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (in (b)(6) (b)(6)) with a Bachelor of Arts (B.A.) in (b)(6). I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at **Zuckerberg San Francisco General Hospital**). Here in Austin, Texas, I had been sent to **Springwood Behavioral Center** in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at (b)(6) in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (in the state of Maryland) and my psychiatrist Dr. (b)(6) of Bowie, MD. (b)(6) believes that she also has (b)(6) and/or (b)(6) and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted]) at [redacted] or [redacted] at [redacted]. Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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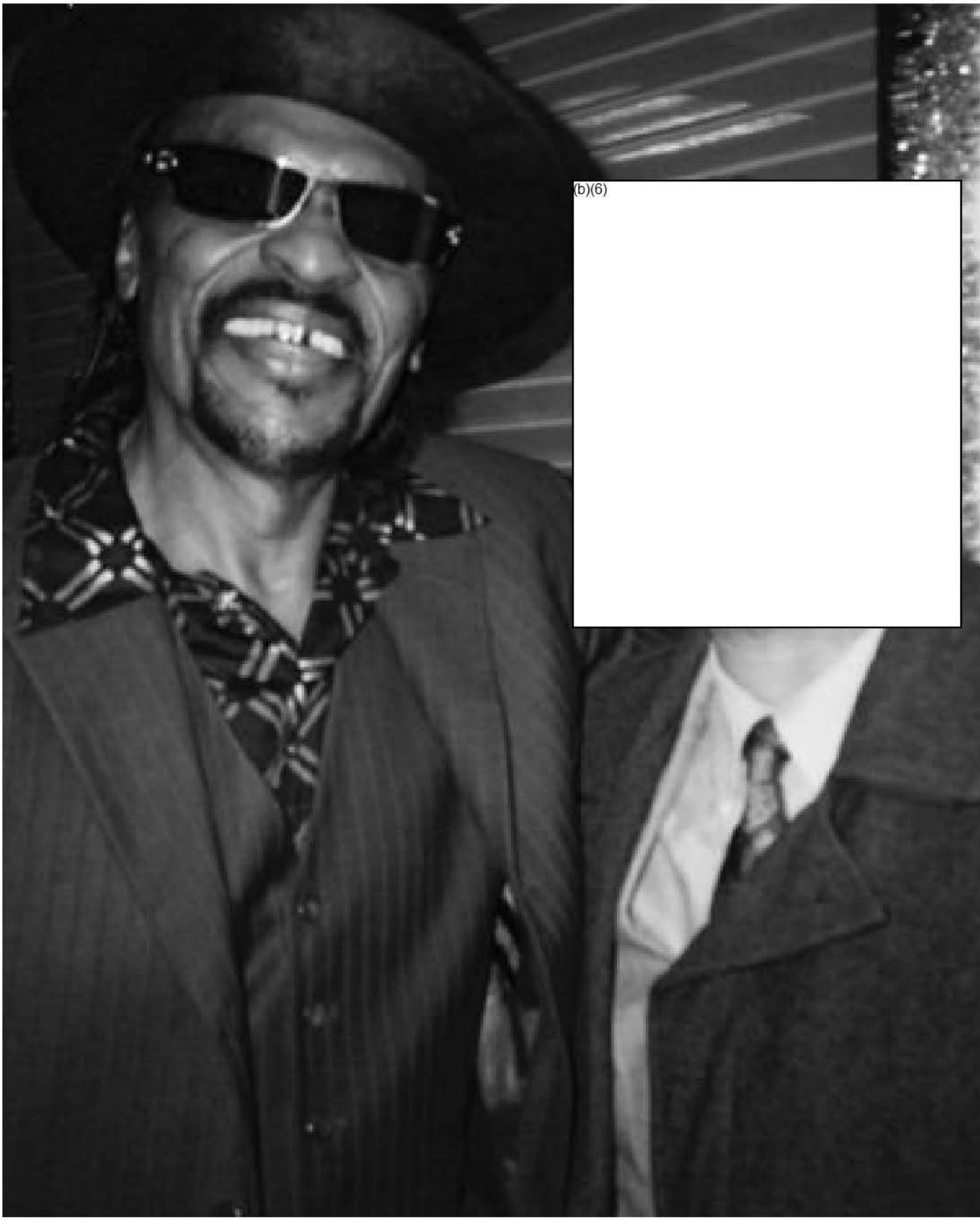
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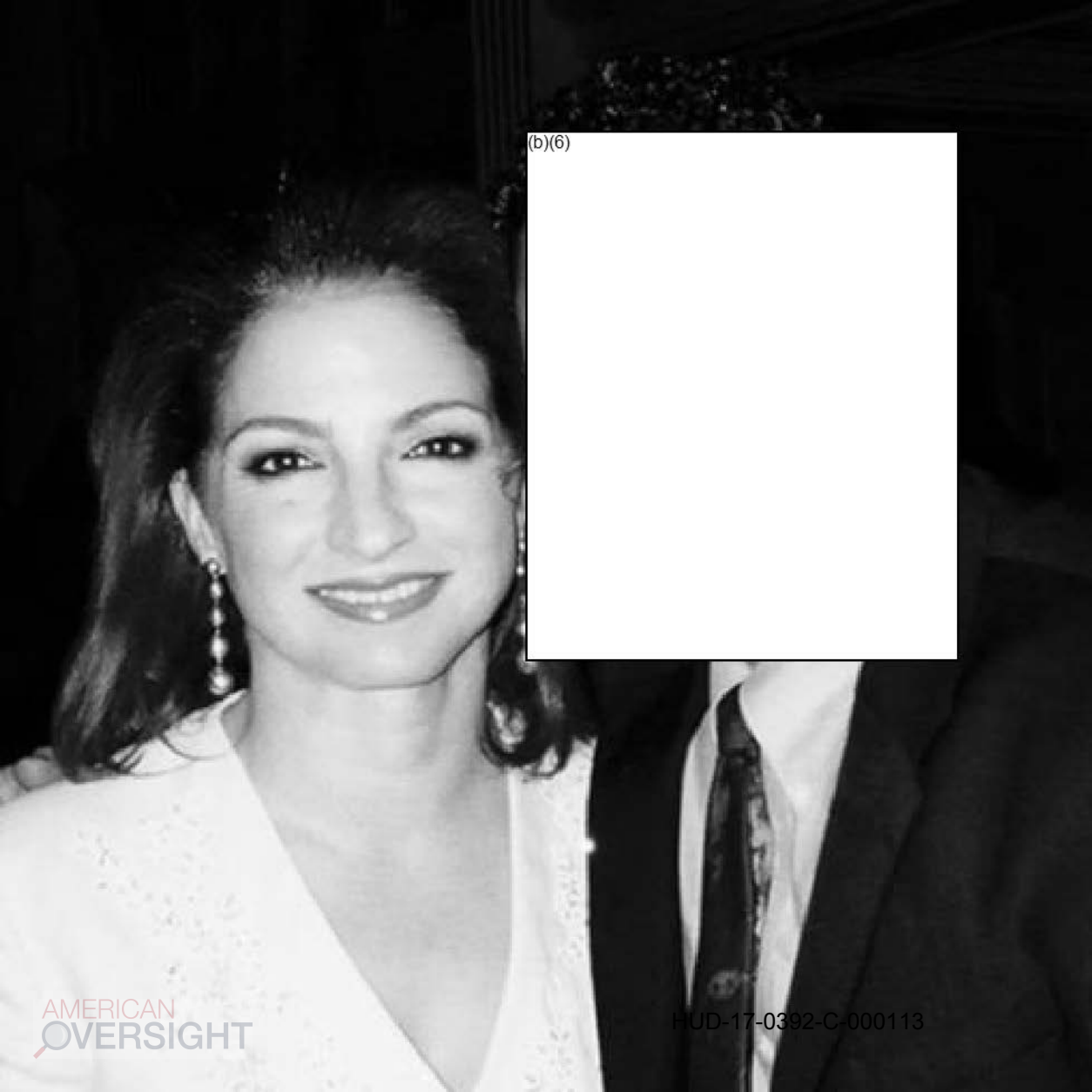


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From: (b)(6)

Sent: 19 Oct 2017 20:51:51 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) (b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;JessicaGHarden@gmail.com;JABARRAD@aol.com;Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com;(b)(6)

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6)'s cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6)? I am not aware if (b)(6) is tech-savvy enough to be able to gain remote access to my cellphone or (b)(6)'s cellphone such that he

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would presumably be able to initiate Google searches without my approval or (b)(6)'s approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a (b)(6) GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6)

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (in (b)(6) RI) with a Bachelor of Arts (B.A.) in (b)(6). I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at (b)(6)). Here in Austin, Texas, I had been sent to (b)(6) in Bedford, Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact (b)(6) and can not work and needs disability from the SSA). I was also briefly a patient at (b)(6) in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

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based off the analysis of (b)(6) (in the state of Maryland) and my psychiatrist Dr. (b)(6) of Bowie, MD. (b)(6) believes that she also has (b)(6) and/or (b)(6) and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)



(b)(6)

www.pacermonitor.com

(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

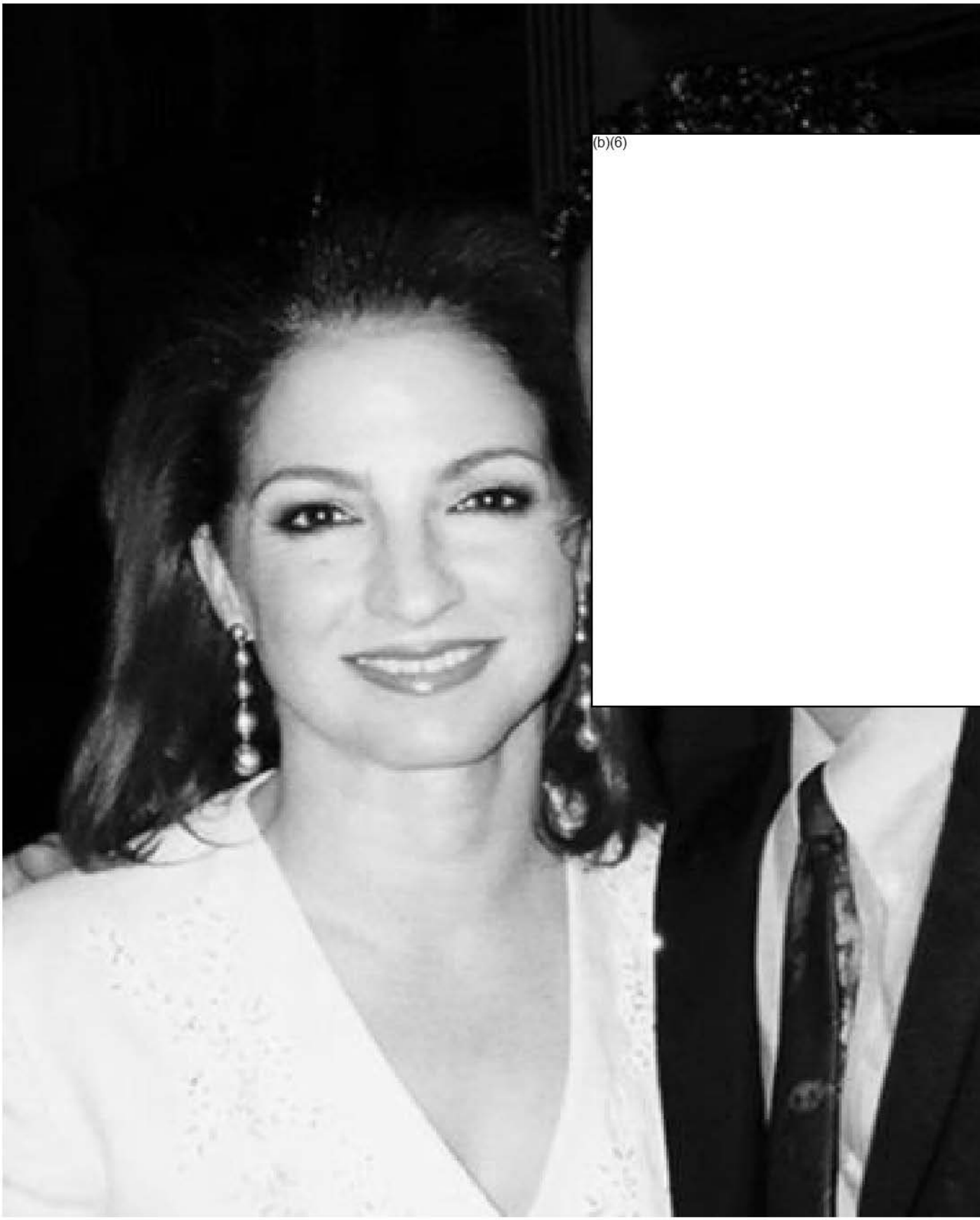
If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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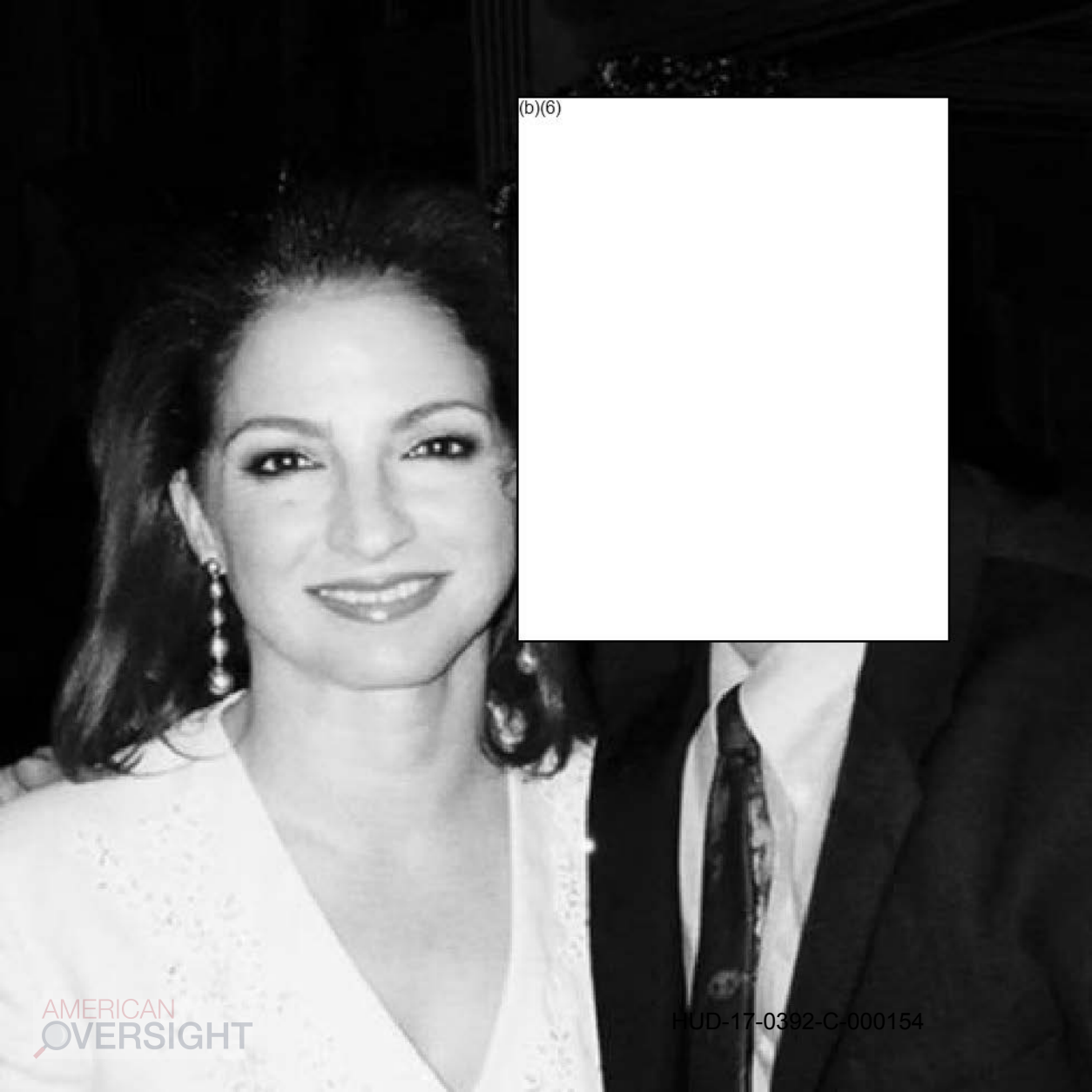


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HUD-17-0202-C-000155



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From: L.
Sent: 17 May 2017 22:13:12 +0000
To: Van Duyne, Beth A;Ramon, Nicolas
Cc: Banis, Patrick L;Williams, L.
Subject: (b)(6) -NM: Request for Revist Subsidy Termination; Transfer of PBRA to Non-Waiting List HCV etc; O/A Compelled Remarks etc
Attachments: MFA 1--7-13.pdf, Notice 1 n 2.pdf, COA Mandate.pdf

Dear Regional Admin. Van Duyne & Depy Admin. Nichloas Ramon [& Mr. Patrick Banis, Esq-FHEO Intake Branch Manager, Reg. VI]:

Though this HUD injustice did not occur on your watch, Reg. Admin. & Depy Reg. Admin., we vehemently appeal to you to revisit said FHEO travesty of justice that happened to (b)(6) & me, from **Jan. 2013** & ongoing today. We feel the law & facts support (b)(6) 's claims of *'owner retaliation'* yet HUD deep-fraternization, & worse, relied on immaterial rebuttals by respondents & refused to pay due deference to NM Court of Appeals which ruled in tenant's favor [after to two malicious lower courts sought to displace her-FHEO direct help was repeatedly-denied]

Since unlawful displacement, she has lived in fair market value Unit but per her fixed-income, she is *'under water'* financially every month. O/A's 1st judgment was *'vacated'* by Ct of Appeals-**June 2014** & subsequent Judgment was per trial court unauthorized proceedings etc. per COA authority!

An email with attachment(s)-**5/8/17**& a VM was left for yesterday for Reg. Admin. [**817-978-5568**] herein. NM's poverty etc. has many stakeholders who aggressively-defend its federal & donor largesse etc. [i.e...said O/A & attys]. Vulnerable, at-risk Americans rely on HUD to 'police its O/As!'

Our prior communication(s) Request this Office's revisitation of the matter, based on the applicable law & facts & new evidence which further demonstrates, in compelling manner, that said Owner/Agent herein openly-lied to HUD [& thus the American taxpayers]. O/A maintained its claims neither clients nor their counsel, were aware of our '*..**our engaging protected activities..***' etc. HUD/MFA reports & public records refute said claims! In **2013**, 5 [**five]** FHEO complaint(s) were filed at project against O/A. Blind, deaf, mute etc NMicans sought accessible forms/auxiliary aids!

Because O/A have corrupted NM so & rely on undue solicitude etc. materially [including at Albq. Field Office] etc. FHEO '*investigators'* were not probative &

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failed due diligence to fact check their *'unsworn statements made under penalty of perjury'* etc. We have attached the following file(s):

***'MFA 1-17-13'**
***'Notice 1 n 2'**
***'COA Mandate'**

(b)(6) has a history with said Owner/Agent but given his legal training & processing of FHEO complaint(s) herein, we still were very aggrieved by HUD. In **March 2013**, (b)(6) 's office dialogued with Owner/Agent to defer eviction lawsuit until after FHEO investigation(s). Though it seem ed *'as the extra mile'* then we now understand that Owner/Agent should've been admonished & prosecuted, for even thought of advancing adverse action, but was not. O/A was given choice to adhere with applicable FHEO policy(s)-that safeguard the American taxpayers' interests etc-& though (b)(6) believed he secured O/A cooperation therein, they reneged on any *'HUD promise'* & evicted her: **4/2/13**. She was stunned by the systemic prejudice against an innocent Non-Elderly Disabled American. When we advised his Office, (b)(6) called us at once-FHEO refused to be ethical!

Today, if HUD doesn't defend its own manual & applicable federal laws & grant due deference to applicable NM laws & court ranking, said O/A's open predation against innocent NMicans, who may invoke protected rights, will continue to displace marginalized but protected Americans etc.

Notice # 2 'star witness [(b)(6) -who O/A parades around as feeble on hospice etc O/A sued in late-2012 for back rent] is a lonely *'meddling'* neighbor who was inveigled, coerced etc into spying on FHEO complainant(s) for O/A & ingratiated herself with medical, relative *'tales of woe'* etc. Any ethical FHEO investigator would fact-check respondents' rebuttal arguments but herein, *'investigators'* are lazy & poorly-supervised at Reg. VI!

O/A had no compunction about defying applicable HUD manual policy(s), federal statutes, NM laws or its own executed regulatory agreement etc! Several displaced tenant(s) from said project were evicted since institutional bias against them gave O/A every structural advantage! O/A are local *'sacred cows' 'moral hazards'* [*'the cost of doing business'* to NM politicios & Field Office bureaucrats 'who amuse themselves' per our tragedy(s) etc]. HUD must know many NM social service entity(s) exist who can do this job at far less exorbitant salary & with due sensitivity not impudence etc!

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Any objective mind will rapidly conclude after reviewing the attached document(s) that they agree with NM Court of Appeals's ruling of 'owner retaliation' etc. against said Owner/Agent. **5/6/15**: **Field Office Dir. Elise McConnell** *et al.*, gleefully proffered O/A's court of limited jurisdiction's unauthorized document(s) to ratify said fraudulent eviction etc. against (b)(6) (b)(6). FHEO refused to recognize COA ruling against O/A because of corrupt & unlawful reasoning etc. HUD is bound to comport with ruling of highest-ranked court per any controversy but herein sided with ct of limited jurisdiction despite our repeated calls for FHEO's Celmouth Stewart to obtain legal opinion from Reg. Counsel Wm. Daley...Stewart was a seething belligerent who first denied both our FHEO complaint(s) were amended to *'retaliation'* [**Sec. 818 in Sept. 2013**] then denied FHEO's Sweeney
Notice letter to us & later averred that 'we' amended our complaint(s) to retaliation! We were never treated fairly or with dignity by Field Office staff who were poorly-trained with bad habits galore [i.e...even when confronted with 'Manual' policy(s) would try to insult your intelligence etc..inept].

We told Stewart & McConnell *et al.* our assertion per *'retaliation'* was that underpinning allegations were immaterial at that point because tenant is a *'covered party'* per Section 818 protection(s)! FHEO rejected its ethical duty(s) to vet respondents' rebuttal arguments accepting them as '*gospel truth.'* FHEO obviously-rejected controlling NM Court of Appeals' ruling for (b)(6) & against represented-Owner/Agent! Despite 4+ hours of trial time to obtain April 2013 eviction, later summary-reversed by COA-June 2014, O/A chose *'to remain silent'* on appeal & didn't file appellee brief etc...

Reg. Administrator, it is our hope that you will display general ethics etc which protect the immense public fiduciary trust Congress places in Reg VI by revisiting this injustice & by compelling O/A's formal comments on these assertion(s) the rule of law will be protected! COA ruling left O/A with no legal arguments per its adverse action filed in March 2013 against (b)(6) -who was never late on rent or had a Notice of lease violation...

O/A are unscrupulous Program participants! We await any/all reply(s) per HCV matter-ask for email reply. (b)(6). Thank you-SHALOM!

(b)(6)

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Email# 1: Contract administrator's Notice of Owner/Agent being 'served' notice of our housing discrimination Complaint(s) on 1/7/13:

From: Jboudreaux@housingnm.org
To: (b)(6)
Subject: RE: SOLAR VILLA: Unit Occupancy per HUD/Zoning Codes
Date: Thu, 10 Jan 2013 00:57:02 +0000

(b)(6),

The purpose of my email is to both inform you of the fact I have received your emails (dated Jan. 8th) and your voice mail earlier today (Jan. 9th). I have followed-up with staff regarding the concerns documented yesterday during your meeting at our office. In regard to Solar Villas, we (MFA) are contract administrators for HUD and part of our contractual duties include the intake of resident and community concerns. Our protocol dictates we receive these concerns and formalize them with the property owner and their managing agent in the form of a complaint. A formal complaint has been filed and the discovery process with the owner's agent has been initiated. Due to the confidential nature of the type of complaint pending we will not be allowed to disclose any details regarding the owner's actions or discovery of the facts surrounding the allegations with you as the complainant.

Understand, we have done and will continue to do what is within our authority as contract administrators for HUD regarding the reported concerns. Should you have additional concerns to report you may contact us through email or phone, as this is our standard and preferred form of communication.

Respectfully,

Jacqueline Boudreaux, Manager/Asset Management
New Mexico Mortgage Finance Authority
Direct Line: 505.767.2224

Email# 2: Unsolicited email from O/A's lead counsel-HUD MUST VET O/A'S STATUS AS 'NM debt collector' [State database rejects legal standing etc..]:

From: "Ron Tucker" <ron@moseslaw.com>
To: (b)(6)
(b)(6)
Sent: Thursday, March 6, 2014 11:25:57 AM
Subject: FW: Court of Appeals Extension Request Position
(b)(6)

You are quite aware that I am legal counsel for YES Housing in this matter, yet you still do not forward me your pleadings, emails, etc.

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By this email I demand that you forward all communication on the appeal, any litigation involving you and the HUD claim to me, at this email address or the below mailing address.
With respect to your request below for an extension of time, my client YES Housing and Solar Villas Apts decline your request.

Very truly yours,

Ron A. Tucker

Moses, Dunn, Farmer & Tuthill,
P.C.
A Professional Corporation
612 First St. NW (87102)
P.O. Box 27047
Albuquerque, NM 87125
Phone: (505) 843-9440
Fax: (505) 247-3213
Email: ron@moseslaw.com

NOTICE: This communication is from a debt collector. Any information obtained may be used for that purpose.

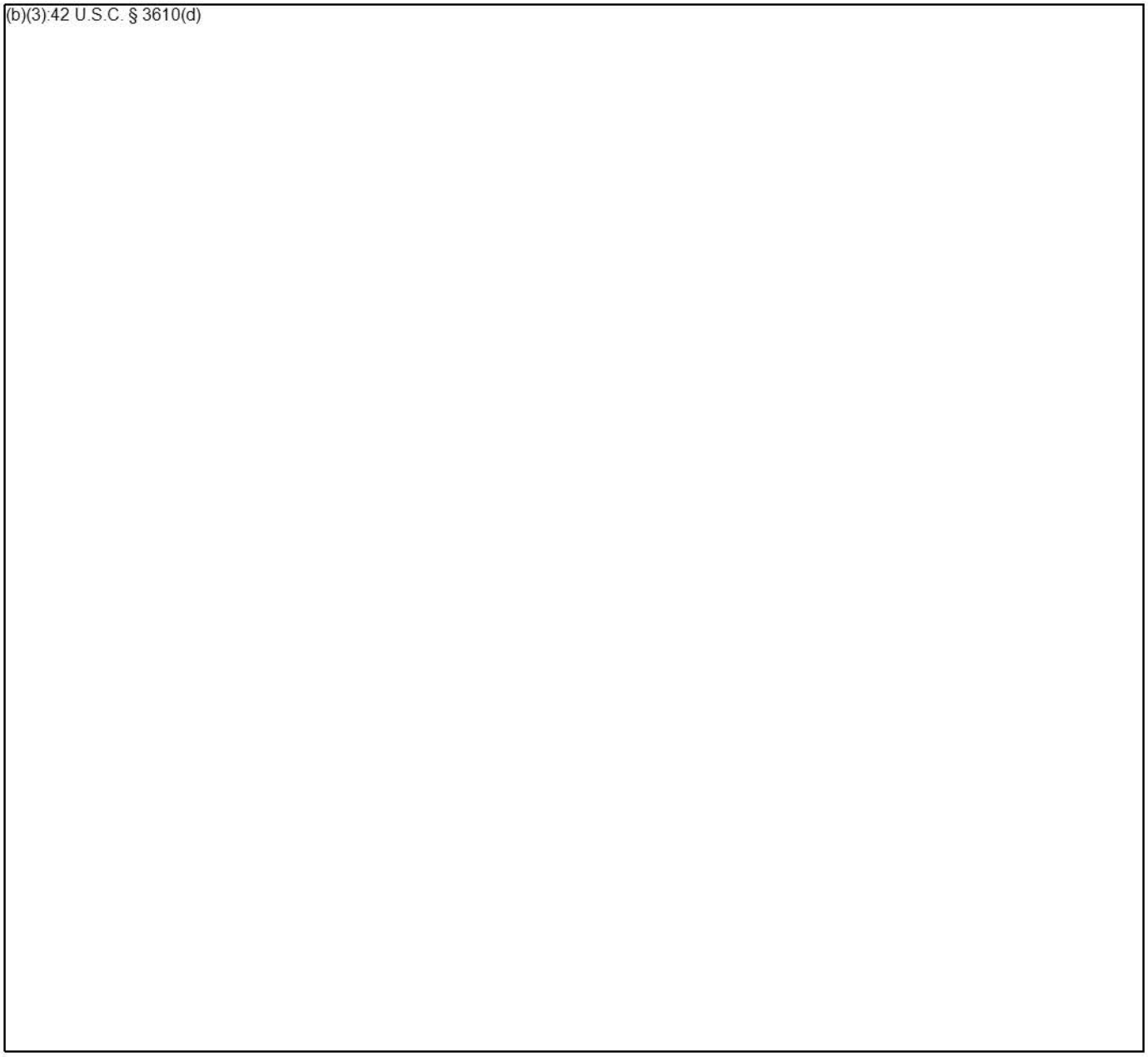
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Email# 3: Unbelievably, (b)(6) made settlement offer via FHEO 'investigator' [no conciliation dialogue existed-indicative of FHEO 'bias' etc against us etc]:

From: "Patricia J Miskovich" <Patricia.J.Miskovich@hud.gov>
To: (b)(6)
Sent: Wednesday, April 22, 2015 2:13:02 PM
Subject: Williams v Solar Villas

(b)(3):42 U.S.C. § 3610(d)

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'https://web.mail.comcast.net/zimbra/mail?app=mail#2'

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MFA | Housing New Mexico

January 7, 2013

YES Housing, Inc.
104 Roma Avenue NW
Albuquerque NM 87102-2125

RE: Solar Village Apartments – NM160002002
(b)(6)

Dear Mr. Ortega,

The purpose of this letter is to follow-up on a resident inquiry received in our office on 1/7/2013 at 12:30 pm.

- (b)(6) has reported that the residents in unit #419 and #425 have unauthorized individuals living in the unit. These alleged unauthorized individuals are said to be loud, disruptive and verbally abusive to him and other residents.
- (b)(6) also reported that he has been told that the adult daughter of the resident in unit #419 is her live-in attendant. (b)(6) is a live-in attendant for the resident in unit #420. He states that he was required to provide documentation in order to be approved as a live- in. According to him he believes that he has been asked to provide information that has not been asked of others. He stated that he feels that he is being treated differently from the adult daughter in unit #419 because of his race. MFA has referred (b)(6) to Fair Housing at HUD with this allegation.

Please research and respond to us on how you are going to be addressing and/or resolving these concerns. Please have response to MFA by Monday, January 21, 2013.

If you have any questions please e-mail me at csalazar@housingnm.org or by phone at (505) 843-6880 or toll free at 800-444-6880.

Thank you in advance for your time and effort in quickly responding and resolving these issues.

Sincerely,

Carol Salazar
Housing Programs Specialist

NEW MEXICO MORTGAGE FINANCE AUTHORITY
344 4th Street SW, Albuquerque, New Mexico 87102
PHONE 505.843.6880 TOLL FREE 800.444.6880
WEB housingnm.org

AMERICAN OVERSIGHT

1-50

TEN DAY NOTICE OF NONCOMPLIANCE WITH RENTAL AGREEMENT OTHER THAN FAILURE TO PAY RENT

TO: (b)(6)

FROM: (Property Stamp)

Solar Villa Apartments
1135 Texas NE
Albuquerque, NM 87110
Phone (505) 266-1976 Fax (505) 266-0197

You are notified that you are in noncompliance with the rental agreement or separate agreement concerning the premises at:
1135 Texas NE Unit: 420
Albuquerque, NM 87110

Do Not Concede a "2nd bite at the apple of material fact" herein!!

in that on or about January 29, 2013, *(date)* the following noncompliance occurred:
On January 29, 2013 your live-in-aide (b)(6) entered apartment #420 without permission and would not leave immediately when asked by our member staff, this act is considered interference with Management.
His verbal abuse towards a member of our staff is harassment of management. All staff members should not be subjected to his discourteous treatment. This type of behavior will not be tolerated and is a violation of your lease.

(Describe the noncompliance specifically and in detail. Attach additional page(s) if necessary)

☒ **First Notice.** If this noncompliance is not corrected within ten (10) days from the date of delivery set out below, the rental agreement shall be terminated and you will be required to vacate the premises. Regardless of whether this noncompliance is corrected, if a second material noncompliance with the rental agreement or any separate agreement occurs within six (6) months of this initial noncompliance, the rental agreement will be terminated.

☐ **Second Notice.** You were given previous notice(s) of noncompliance on _____ *(date)*. Therefore, you have been in material noncompliance twice or more within a six 6) month period. As a result, the rental agreement shall terminate ten (10) days from the date of delivery set out below. You must vacate the premises no later than _____ *(date)*. Failure to vacate by this date will result in a legal action against you.

This is to notify you and you should be aware of the following:

(A) The Secretary of Housing and Urban Development has required that within ten (10) days after service of this notice upon you, you may request and meet with the management of the property participating in Federal Subsidized Housing Program to discuss the basis for this Notice. We will honor this HUD requirement. However, please be advised this notice will remain in effect as written unless otherwise withdrawn by written document.
(B) Office hours are from 8;00 a.m. to 5:00 p.m. on Monday through Friday. You or your counsel may visit the on site management office during office hours to view your tenant file, and copy any portions which are required for your defense.
(C) You have a right to defend this action in Court, if any court action is initiated. You may only be evicted by a court action.

Executed January 31, 2013, *(date)*

COMMUNITY MANAGER'S SIGNATURE

EXHIBIT tabbies 2

I Perla Orona *(name)* being duly swom, do depose and state that on January 31, 2013, *(date)* I did

☐ Personally serve upon the resident
☑ Post on the front door of the dwelling the original of this Notice to 420
☑ and on January 31, 2013, *(date)* I also mailed a copy of this notice to said resident.
Important Note: Mailing is required in addition to either of the above methods of service.

PERSON MAKING SERVICE: PO

AMERICAN OVERSIGHT

TEN-DAY NOTICE OF NONCOMPLIANCE WITH RENTAL AGREEMENT OTHER THAN FAILURE TO PAY RENT

(Uniform Owner-Resident Relations Act)

To: (b)(6) and all other occupants
Address: (b)(6)

You are hereby notified that you are in noncompliance with the rental agreement or separate agreement concerning the premises at:
(b)(6)

In that on or about February 14, 2013, February 7, 2013, arbitrary, capricious dates and in the days following the expiration of your first Ten (10) day Noncompliance Notice, the following noncompliance's occurred: Conjecture / Hearsay (Must show evidence!)

You or your live-in aide have continued to make unwanted contact, harassed, written and called the tenant in Unit 414, who is afraid of your live-in aide. This unwanted conduct follows the fraudulent, and possible illegal obtaining by your live-in aide of a Power of Attorney from the resident in Unit 414, concerning legal services, after discovery of which by her son was immediately revoked. You or your live-in aide have conducted business in and out of your apartment in violation of the lease, by selling and offering legal or prepaid legal services to others. You or your live-in Aide have continued to make threats towards ownership/management, and allude to escalation of issues if management continues to enforce rules as to your unit, as seen in your most recent February 7, 2013 email. Your actions, and those of your guests, occupants and/or live in aide, have disturbed the quiet and peaceful enjoyment of other residents, and in some cases, have been threatening, and unwanted.

☐ **First Notice.** If this noncompliance is not corrected within ten (10) days of the date of delivery set out below, The rental agreement shall be terminated and you will be required to vacate the premises. **Regardless of whether this noncompliance is corrected, if a second material noncompliance with the rental agreement or any separate agreement occurs within six months of this initial noncompliance, the rental agreement will be terminated by bringing a judicial action, at which time the tenant may present a defense.** The tenant may meet informally with the apartment management to attempt to resolve the stated violation before the date of corrective action specified in this notice.

☒ **Second Notice.** You were given previous notice(s) of noncompliance on January 29, 2013. Therefore, you have Been in material noncompliance twice within a six-month period.
As a result, the rental agreement shall terminate ten (10) days from the date of delivery set out below.
You must vacate the premises no later than Tuesday, March 2, 2013.

The Secretary of Housing and Urban Development has required that within ten (10) days after service of this notice upon you, you may request and meet with the management of the property participating in Federal Subsidized Housing Program to discuss the basis for this Notice. We will honor this HUD requirement. However, please be advised this notice will remain in effect as written unless otherwise withdrawn by written document. Failure to vacate by this date will result in legal action against you. During regular office hours, the tenant may view the file and copy any information it contains to aid the tenant's defense.

Office hours are from 8 a.m. to 5 p.m. on Monday through Friday. You or your counsel may visit the on site management office during office hours to view your tenant file, and copy any portions which are required for your defense.

Dated this 20 day of February, 2013.

Patrick Alvarado
(Owner or Agent)

Service of Notice: Personally delivered to Resident (Posted and Mailed) Mailed

Delivered or Posted:
Time: 10:30AM
Date: 2/20, 2013
By: Patrick Alvarado

Mailed:
Date 2/20, 2013

EXHIBIT tabbies 3

AMERICAN OVERSIGHT

IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO

COURT OF APPEALS OF NEW MEXICO
ALBUQUERQUE
FILED
MAY 05 2014
Wendy F. Jones

SOLAR VILLA APARTMENTS,

Plaintiff-Appellee,

vs.

No. 33,602
Bernalillo County

(b)(6)

(b)(6)

Defendant-Appellant.

NOTICE
PROPOSED SUMMARY DISPOSITION

You are hereby notified that the

Record Proper

was filed in the above-entitled cause on **April 17, 2014**.

This case has been assigned to the **SUMMARY CALENDAR** pursuant to Rule 12-210(D) NMRA.

Summary reversal is proposed.

Note: This is a ***proposal*** of how the Court views the case. It is not a final decision. You now have twenty (20) days to file a memorandum telling the Court any reasons why this proposed disposition should or should not be made.

See Rule 12-210(D) NMRA.

AMERICAN OVERSIGHT

Issues on appeal: Defendant raises several issues on appeal. [DS 4-5] In Issue No. 8, Defendant contends that the metropolitan court failed to consider her owner retaliation defense to Plaintiff's petition for restitution. [DS, 4, ¶ 8] It appears that the metropolitan court considered it lacked jurisdiction to consider Defendant's owner retaliation defense as frivolous litigation. [RP 101] The district court affirmed the metropolitan court on this issue, apparently concluding that, in any case, Defendant did not make an adequate showing that she was entitled to assert the defense. [RP 197] We propose to reverse the metropolitan court and the district court on this issue. Because summary reversal and remand on this issue would be dispositive of the appeal before this Court, we do not consider Defendant's other issues at this time.

NMSA 1978, Section 47-8-39 (A) (4) (1999) [Owner retaliation prohibited] of the New Mexico Uniform Owner Resident Relations Act (UORRA) provides:

> A. An owner may not retaliate against a resident who is in compliance with the rental agreement and not otherwise in violation of any provision of the [UORRA] by increasing rent, decreasing services or by bringing or threatening to bring an action for possession because the resident has within the previous three months:
> . . . (4) made a fair housing complaint to a government agency charged with authority for enforcement of laws or regulations prohibiting discrimination in rental housing; . . . ".

In this case, Defendant apparently went to HUD to formalize housing discrimination complaints in early January 2013. [DS, p. 3, ¶ 4] Plaintiff's notices to evict

AMERICAN OVERSIGHT

Defendant from her HUD subsidized apartment for breaches of the lease were delivered to Defendant at the end of January and in February 2013 [RP 119, 120]; that is, after she had notified HUD and Plaintiff of her discrimination complaints. [RP 30-54] The basis for the notices of eviction appear to be that Defendant's live-in companion's interactions with persons in the neighboring apartment "interfered with" and "harassed" management. [RP 119, 120] It is unclear to this Court, however, how Defendant's live-in companion's private interactions with neighbors interfered with Plaintiff's obligations as owner of the leased premises. *See, e.g.*, NMSA 1978, § 47-8-20(A) (1999) (listing the obligations of the owner under the UORRA, which do not include maintaining the quiet enjoyment of lessees). It appears, moreover, that Defendant was not late or behind on her payment of rent or otherwise in default of her obligations to Plaintiff under the lease. Under the circumstances, the timing of the eviction notices and the alleged grounds for eviction appear to provide some indication that Defendant's owner retaliation claim should have been heard and may have merit.

Further, Defendant presented evidence to support an owner retaliation defense in her answer to Plaintiff's petition for restitution together with the attachments to the answer [RP 30-54; *see also* case numbers for HUD complaints dated April 1, 2013, i.e., filed prior to the metropolitan court eviction hearing on April 2, 2013] In

AMERICAN OVERSIGHT

addition, while considering it inadequate, the district court indicates in its memorandum opinion that Defendant asserted at the metropolitan court hearing that Plaintiff's eviction notices constituted owner retaliation for her HUD housing discrimination complaints. [RP 197] It appears, therefore, that the district court erred in determining that the metropolitan court correctly disregarded Defendant's owner retaliation defense.

We propose to hold that the metropolitan court erred in considering that it lacked jurisdiction to consider Defendant's owner retaliation defense to Plaintiff's action for possession, and the district court erred in affirming the metropolitan court on this issue. Therefore, we propose to reverse the district court's memorandum opinion and order and the metropolitan court judgment for restitution and remand to the metropolitan court for a hearing on and due consideration of Defendant's owner retaliation defense, including, if the retaliation defense has merit, whether the eviction proceedings should be stayed pending completion of the discriminatory practices investigation.

J. MILES HANISEE, Judge

AMERICAN OVERSIGHT

IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO

SOLAR VILLA APARTMENTS,

Plaintiff-Appellee,

vs.

No. 33,602
Bernalillo County
(b)(6)

(b)(6)

Defendant-Appellant.

MANDATE TO DISTRICT COURT CLERK
(Applicable items are indicated by an "X" below.)

1. _x_ Attached is a true and correct copy of the original decision entered in the above-entitled cause.

2. _x_ This decision being now final, the cause is remanded to you for any further proceedings consistent with said decision.

3. _x_ Writ of Certiorari having been issued by the New Mexico Supreme Court and their decision being final, this cause is remanded to you for any further proceedings consistent with said Supreme Court decision attached hereto.

4. ___ You are directed to issue any commitment necessary for the execution of your judgement and sentence.

5. ___ Cost Bill is assessed as follows:

By direction of and in the name of the Chief Judge of the Court of Appeals, this 8th day of May, 2015.

(SEAL)

Mark Reynolds, Chief Clerk of the Court of Appeals of the State of New Mexico

cc: Counsel w/out attachments

ATTEST A TRUE COPY
Cheryl Ortega
Clerk of the Court of Appeals
of the State of New Mexico

AMERICAN OVERSIGHT

From: (b)(6)

Sent: 19 Oct 2017 16:08:13 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6);roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6);apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6);kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) (b)(6);Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize

AMERICAN OVERSIGHT

(Perhaps Someone Has 'Remote Access' to My Cellphone/Android)!!!!!!!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6)

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(b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the

AMERICAN OVERSIGHT

other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or [redacted]'s cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of [redacted]? I am not aware if [redacted] is tech-savvy enough to be able to gain remote access to my

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cellphone or (b)(6)'s cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6)'s approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a (b)(6) GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)



(b)(6)

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (in (b)(6) (b)(6)) with a Bachelor of Arts (B.A.) in (b)(6). I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at (b)(6)). Here in Austin, Texas, I had been sent to (b)(6) in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact depressed and can not work and needs disability from the SSA). I was also briefly a patient at (b)(6) in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from (b)(6) (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (in the state of Maryland) and my psychiatrist Dr. (b)(6) of Bowie, MD. (b)(6) believes that she also has (b)(6) and/or (b)(6) and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) has no effect whatsoever on my candidacy for president in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

www.pacermonitor.com

(b)(6)

(b)(6) and I (b)(6) have been told by various Housing Authority employees that she can add me (b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6) . As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) 's understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. Nicole has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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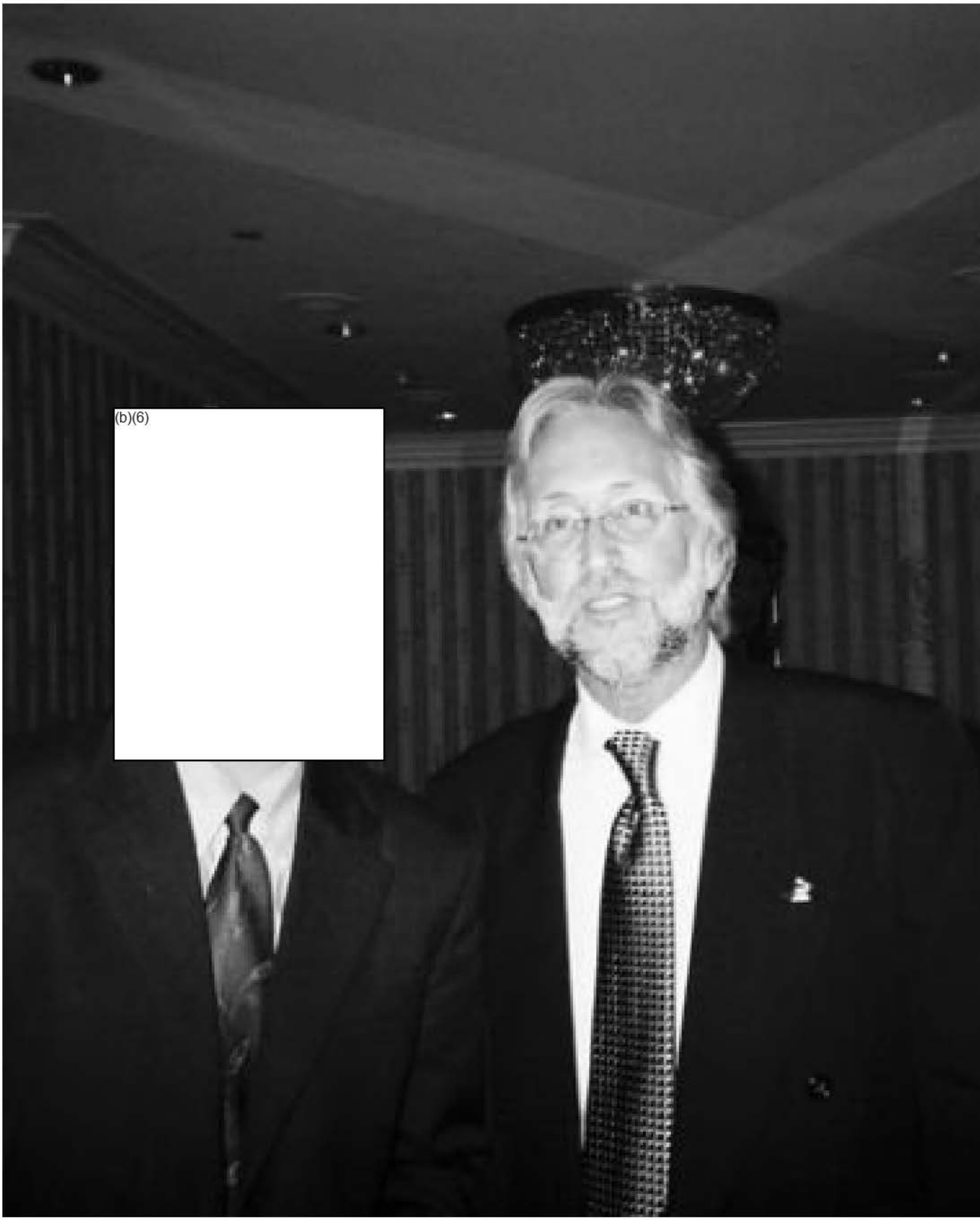
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From: (b)(6)
Sent: 18 Oct 2017 16:01:55 -0500
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6) Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com
Cc: steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) (b)(6) ;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6) (b)(6) (b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) (b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!!!!!

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Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the

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applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

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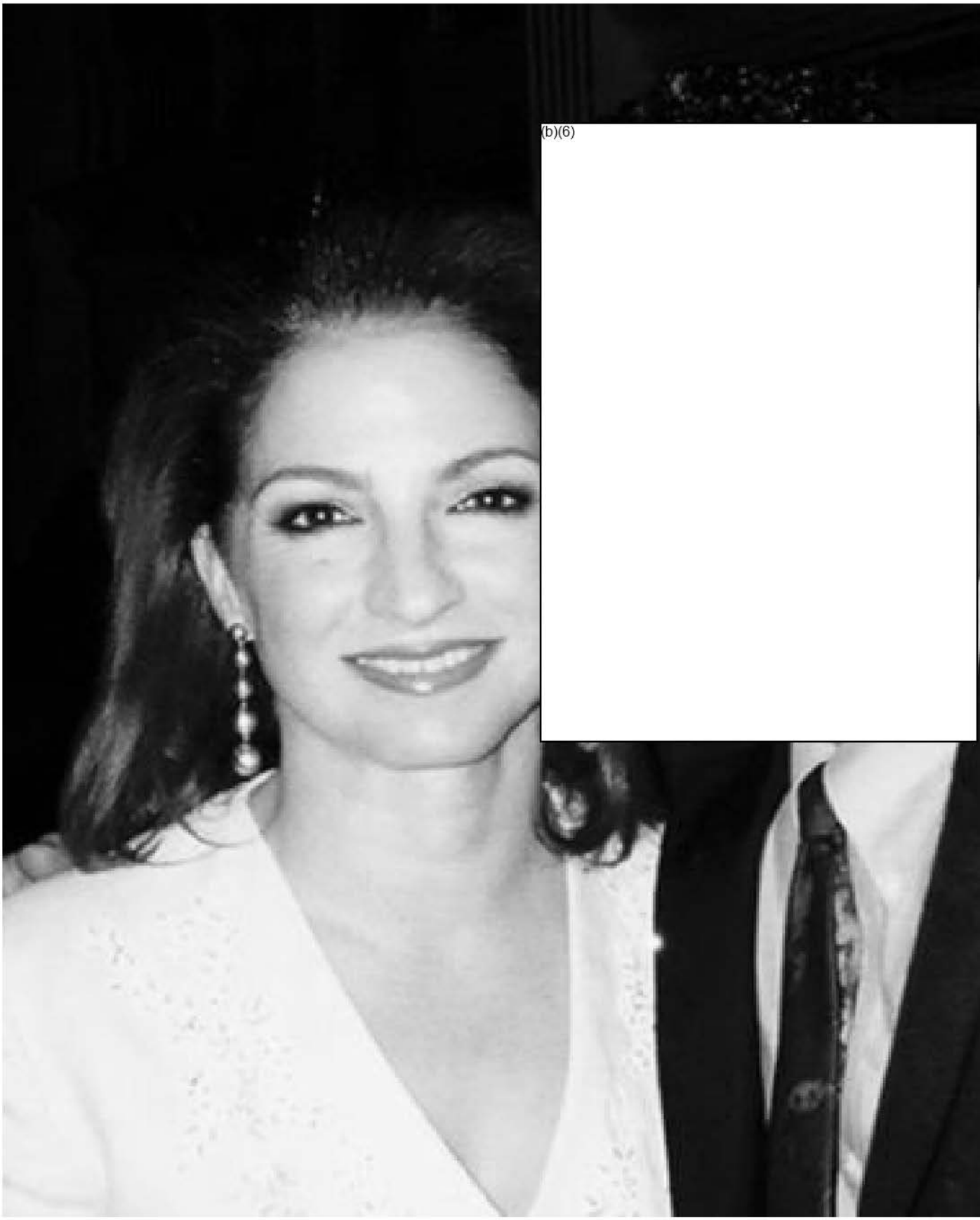
If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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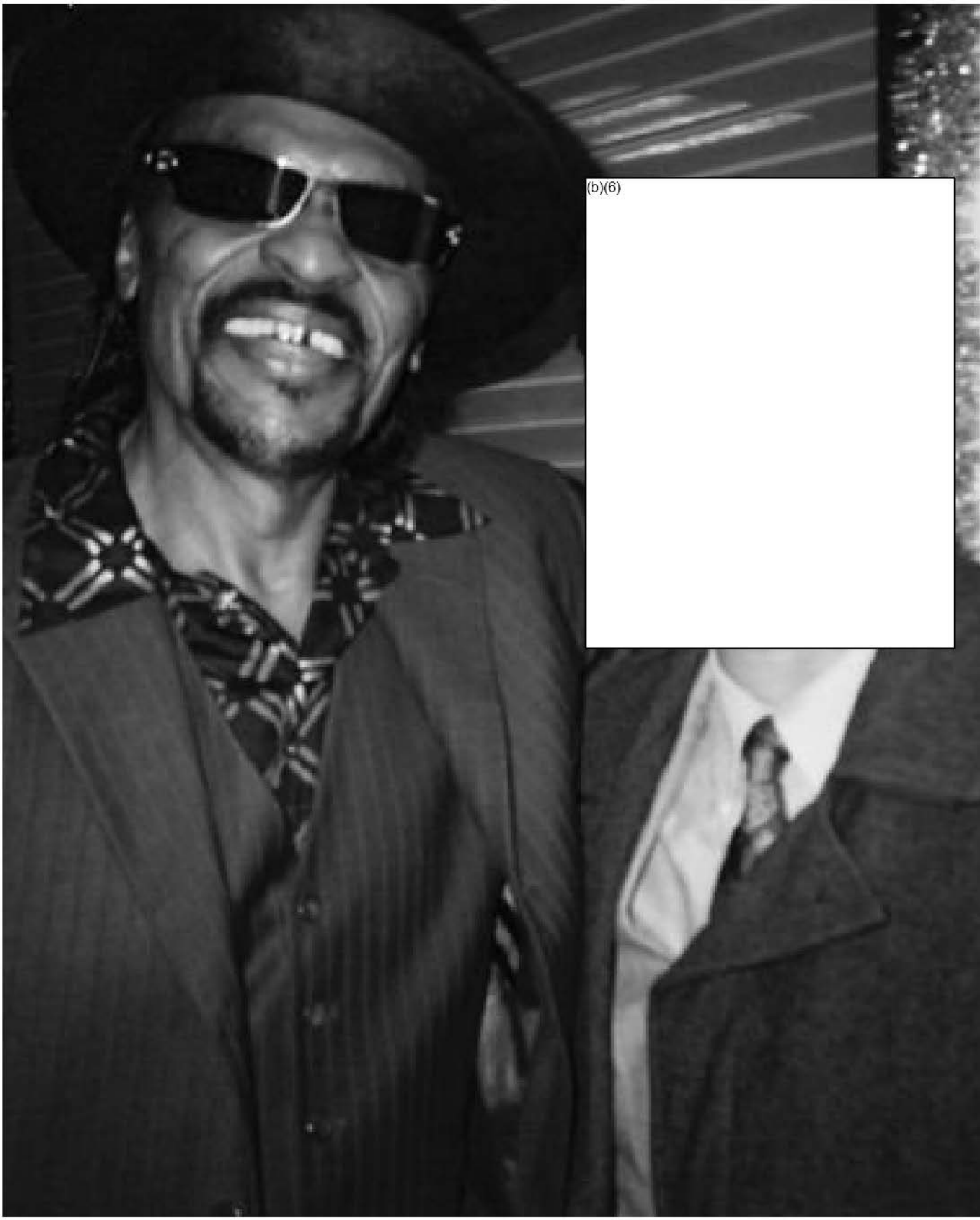
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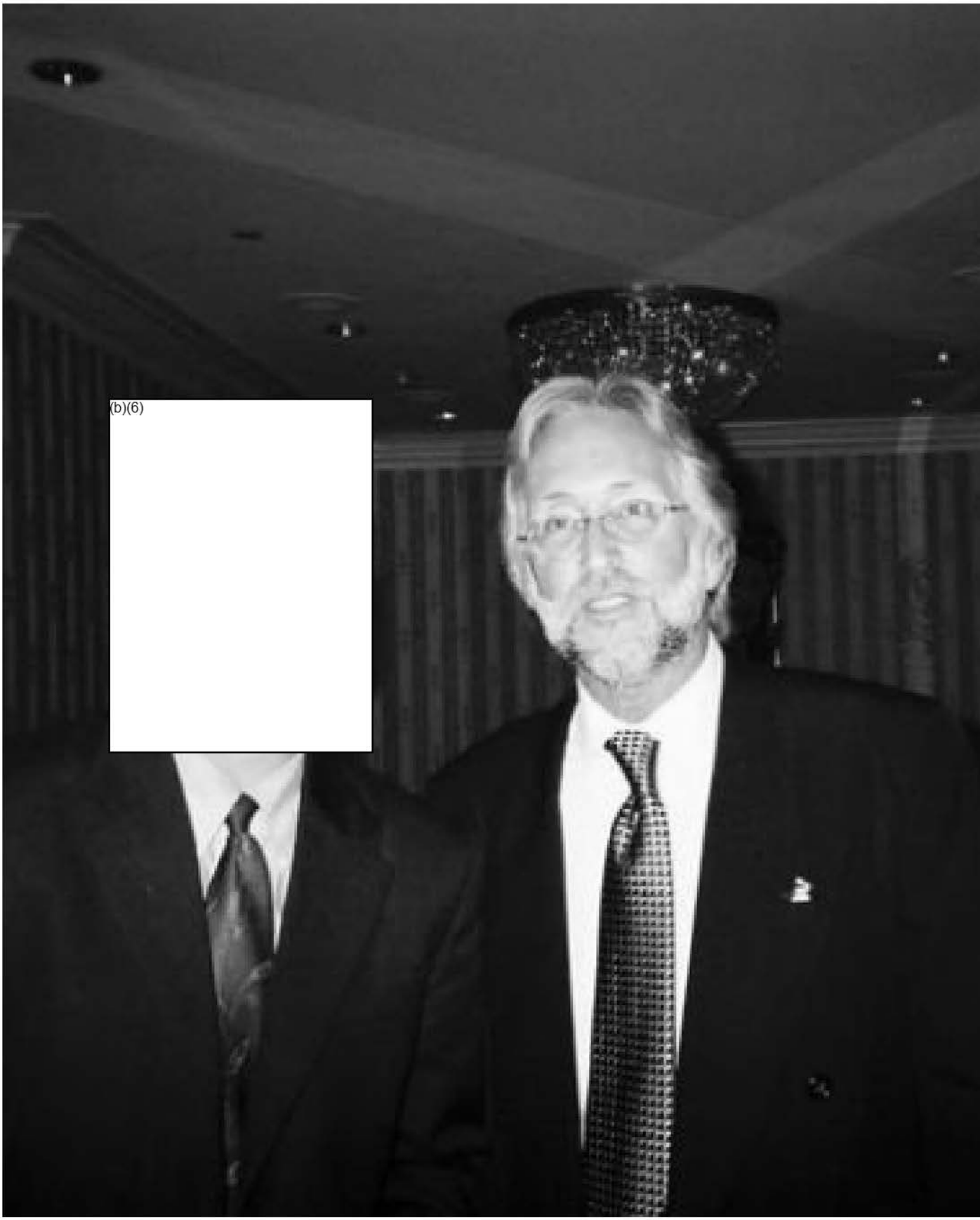
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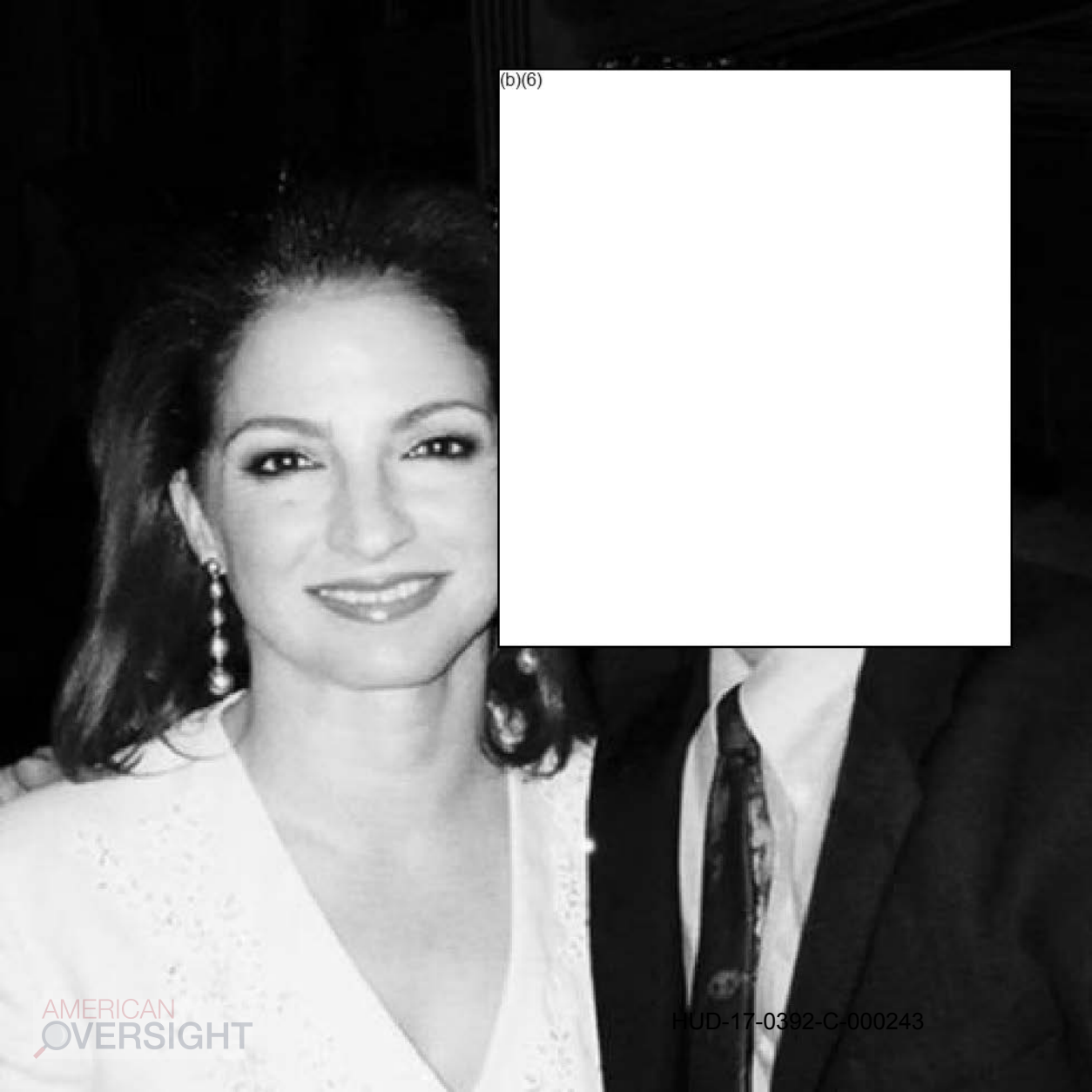


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From: (b)(6)
Sent: 5 Sep 2017 20:33:05 +0000
To: Van Duyne, Beth A
Cc: Randall, Earl;Darryl Soignet;Rivera Fernando O. (NOLA);Schapira Ralph M. (NOLA);McCann John (NOLA);neworleans@ic.fbi.gov
Subject: Fw: Interim Reexamination
Attachments: FEMA Registration August 16, 2016

Mrs. Van Duyne,

If at all possible, please authorize a hardship exemption for the housing voucher that was processed by the Kenner Housing Authority on August 18, 2016, as I was a victim of a natural disaster that caused me to lose all of my personal belongings that were stored in Baton Rouge, LA at the time of the August 2016 flood. I have requested the interim re-examination since January 2017 and the Kenner Housing Authority has been incapable of processing the hardship exemption so that my landlord could receive payment and I am in danger of being evicted, as I have been since January 2017. I am requesting that you intervene, on my behalf, as Regional Adminstrator and have an interim reexamination completed and the hardship exemption be processed to the housing voucher on my behalf to (b)(6) retroactively to August 2016. I am also requesting that you personally ensure that the rapid rehousing application that I completed over two months ago be processed immediately. Thank you for your prompt asistance in this matter, and I can be reached at (b)(6)

(b)(6)

On Thursday, August 31, 2017 4:40 PM, (b)(6) wrote:

(b)(6),

I would like to come into the housing office tomorrow morning in order to have an interim re-examination done on the housing voucher. I moved into (b)(6) (b)(6)'s apartment on August 18, 2016. At the time that I moved into (b)(6) (b)(6), I was a FEMA registrant and applicant. I requested an interim reexamination in January of 2017 when my miltiary pension was reduced and the PHA refused to process the hardship. I am requesting a hardship be processed for the date of the lease and that the hardship be granted retroactively August 18, 2016 and that (b)(6) be paid $760.00 per month as I was a FEMA applicant and registrant awaiting benefits, that as of the date and time of this email, have not been paid. I spoke with (b)(6) this afternoon, and was informed that I owe she and (b)(6) $3032.27 with the exception of the $57.71 water bill and $360.00 for the rental of a refrigerator. If the hardship for the duration of the lease from August 18, 2016 to August 18, 2017, is processed

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then the Total Tenant Portion that I would have been responsible for paying (b)(6) (b)(6) is $50.00 for 12 months equalling $600.00. I paid (b)(6) approximately $319.00 for four months and the prorated portion for the month of August 2016. My FEMA Registration ID: (b)(6) for Disaster Number 4277 and the application summary is attached an the appeal is ongoing.

According to the United States Code:

§ 5.630 Minimum rent.

(a)*Minimum rent.*

(1) The PHA must charge a family no less than a minimum monthly rent established by the responsible entity, except as described in paragraph (b) of this section.

(2) For the public housing program and the section 8 moderate rehabilitation, and certificate or voucher programs, the PHA may establish a minimum rent of up to $50.

(3) For other section 8 programs, the minimum rent is $25.

(b)*Financial hardship exemption from minimum rent* -

(1)*When is family exempt from minimum rent?* The responsible entity must grant an exemption from payment of minimum rent if the family is unable to pay the minimum rent because of financial hardship, as described in the responsible entity's written policies. Financial hardship includes these situations:

(i) When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State, or local assistance program, including a family that includes a member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for title IV of the Personal Responsibility and Work Opportunity Act of 1996;

(ii) When the family would be evicted because it is unable to pay the minimum rent;

(iii) When the income of the family has decreased because of changed circumstances, including loss of employment;

(iv) When a death has occurred in the family; and

(v) Other circumstances determined by the responsible entity or HUD.

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(2)*What happens if family requests a hardship exemption?* (i) *Public housing.*

(A) If a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption, and continuing until the PHA determines whether there is a qualifying financial hardship and whether it is temporary or long term.

(B) The PHA must promptly determine whether a qualifying hardship exists and whether it is temporary or long term.

(C) The PHA may not evict the family for nonpayment of minimum rent during the 90-day period beginning the month following the family's request for a hardship exemption.

(D) If the PHA determines that a qualifying financial hardship is temporary, the PHA must reinstate the minimum rent from the beginning of the suspension of the minimum rent. The PHA must offer thefamily a reasonable repayment agreement, on terms and conditions established by the PHA, for the amount of back minimum rent owed by the family.

(ii)*All section 8 programs.*

(A) If a family requests a financial hardship exemption, the responsible entity must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption until the responsible entity determines whether there is a qualifying financial hardship, and whether such hardship is temporary or long term.

(B) The responsible entity must promptly determine whether a qualifying hardship exists and whether it is temporary or long term.

(C) If the responsible entity determines that a qualifying financial hardship is temporary, the PHAmust not impose the minimum rent during the 90-day period beginning the month following the date of the family's request for a hardship exemption. At the end of the 90-day suspension period, theresponsible entity must reinstate the minimum rent from the beginning of the suspension. The familymust be offered a reasonable repayment agreement, on terms and conditions established by theresponsible entity, for the amount of back rent owed by the family.

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(iii)*All programs.*

(A) If the responsible entity determines there is no qualifying financial hardship exemption, theresponsible entity must reinstate the minimum rent, including back rent owed from the beginning of the suspension. The family must pay the back rent on terms and conditions established by theresponsible entity.

(B) If the responsible entity determines a qualifying financial hardship is long term, the responsible entity must exempt the family from the minimum rent requirements so long as such hardship continues. Such exemption shall apply from the beginning of the month following the family's request for a hardship exemption until the end of the qualifying financial hardship.

(C) The financial hardship exemption only applies to payment of the minimum rent (as determined pursuant to § 5.628(a)(4) and § 5.630), and not to the other elements used to calculate the total tenant payment (as determined pursuant to § 5.628(a)(1), (a)(2) and (a)(3)).

(3)*Public housing: Grievance hearing concerning PHA denial of request for hardship exemption.* If a public housing family requests a hearing under the PHA grievance procedure, to review the PHA's determination denying or limiting the family's claim to a financial hardship exemption, thefamily is not required to pay any escrow deposit in order to obtain a grievance hearing on such issues.

[65 FR 16718, Mar. 29, 2000]

(b)(6)

AMERICAN OVERSIGHT

From: Pringle, Edward L
Sent: 4 Aug 2017 15:01:27 +0000
To: Fulton, Gregory J. (HOU);'rodney@rjagenc.com';'Maryegilder@yahoo.com';'lpacuna@cantwellanderson.com';(b)(6) (b)(6) ;'valuecare@att.new';'rcooper@cartwell-2nd.new.com';(b)(6) ;'gbuckaloo@CS-MinistriesTX.org';Coffman, Lori, VBAHOUS;Parks, Tomica D., VBAHOUS;'(b)(6) (b)(6) ;'dboudreaux@gracefullivingcommunities.com';'Robert.Demboll@houstontx.gov';'Muriegas@nvop-houston.org';(b)(6)
Cc: Ramon, Nicolas;Walls, Lorraine D;Wickes, Donna L;Lewis, Christina;Logan, Darrell C;'quoc.tran@wrksolutions.com';'Andy Andramona';'Sebastian, Biju (Biju.Sebastian@harrishealth.org)';'Carmen Jones';Johnson, Stacia L;Van Duyne, Beth A;Bradley, Leslie Ann;Campbell, Patricia A;Hudman, Scott C;Shepherd, Glenda L;Peoples, Lisa;McLendon, Ursula M;Richardson, Cortez
Subject: RE: R 2017 Houston Homeless Summit!
Importance: High

I will be at the Summit. Thanks for the reminders.

Sincerely,

Edward L. Pringle, Sr., Ph.D.
Houston Field Office Director
U.S. Department of Housing and Urban Development
Field Policy and Management
1301 Fannin Street, Suite 2200
Houston, Texas 77002
713-718-3103 (Phone)
713-718-3225 (Fax)

From: Fulton, Gregory J. (HOU) [mailto:Gregory.Fulton@va.gov]
Sent: Friday, August 04, 2017 8:02 AM
To: Pringle, Edward L <Edward.L.Pringle@hud.gov>; 'rodney@rjagenc.com' <rodney@rjagenc.com>; 'Maryegilder@yahoo.com' <Maryegilder@yahoo.com>; 'lpacuna@cantwellanderson.com' <lpacuna@cantwellanderson.com>; 'harryhumber49@yahoo.com' <harryhumber49@yahoo.com>; 'valuecare@att.new' <valuecare@att.new>; 'rcooper@cartwell-2nd.new.com' <rcooper@cartwell-2nd.new.com>;(b)(6) 'gbuckaloo@CS-MinistriesTX.org' <gbuckaloo@CS-MinistriesTX.org>; Coffman, Lori, VBAHOUS <lori.coffman@va.gov>; Parks, Tomica D., VBAHOUS <Tomica.Parks@va.gov>;(b)(6) (b)(6) 'dboudreaux@gracefullivingcommunities.com' <dboudreaux@gracefullivingcommunities.com>; 'Robert.Demboll@houstontx.gov' <Robert.Demboll@houstontx.gov>; 'Muriegas@nvop-houston.org' <Muriegas@nvop-houston.org>;(b)(6) (b)(6)
Cc: Trevino, Tammye H <Tammye.H.Trevino@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>;

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Walls, Lorraine D <lorraine.d.walls@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Warren, Sandra H <sandra.h.warren@hud.gov>; Lewis, Christina <Christina.Lewis@hud.gov>; Logan, Darrell C <Darrell.C.Logan@hud.gov>; 'quoc.tran@wrksolutions.com' <quoc.tran@wrksolutions.com>; 'Andy Andramona' <andyandramona@entouch.net>; 'Sebastian, Biju (Biju.Sebastian@harrishealth.org)' <Biju.Sebastian@harrishealth.org>; 'Carmen Jones' <cjones@santamariahostel.org>
Subject: R 2017 Houston Homeless Summit!

Dear Community Partners,

In July I have sent you an evite through Eventbrite to the 2017 SE Texas/Gulf Coast Veterans Mental Health Summit. I want to make sure that you receive an invitation along with this link.
If you have not registered, please register through this link at your earliest convenience, as the Summit is approaching in about 2 weeks. This link can also be forward to those interested to register on their own.

https://www.eventbrite.com/e/2017-veterans-mental-health-summit-registration-35345611676

The Summit brings together key stakeholders, agencies, community partners, Veterans service organizations, and Veterans, in order to weave together a healthy community network to support the mental health needs and overall well-being of Veterans and their families. Please register even if you are not able to stay for the full day or if you are participating as a panel discussant or breakout facilitator. Please also forward the link and this program to those who may benefit from attending this event in their service to the veterans community:

2017 SE Texas/Gulf Coast Veterans Mental Health Program
Friday, August 18, 2017, 7:30 AM – 4:00 PM
Houston Community College - Central Campus, Main Auditorium,1300 Holman Street, Houston, TX 77004

7: 30 Registration
Breakfast
Information Tables: Suicide Prevention, Opioid & Substance Use Treatment, Smoking Cessation,
New Millennium Project, Veterans Benefits and VA Eligibility
Visual Art Display
8:30 Opening Ceremony
Buffalo Soldiers Color Guard
National Anthem and Pledge of Allegiance
Welcoming Remarks
9:00 Panel: Engaging Justice-Involved Veterans Today for a Better Tomorrow
10:00 Break & Networking
10:30 Awards, Artistic Presentation
11:00 Panel: Navigating the Road to Mental Health Recovery: Urban and Rural Access to Care
12:00 Lunch (Provided), Information Tables, Networking
1:15 Breakout Session I (All 12 Breakout Groups are repeated in Session II)
2:30 Breakout Session II
3:30 Wrap-up/Breakout Reports/Issuance of CEUs

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Breakout Groups
A. Veterans Treatment Court Development: Best Practices
B. On the Way Home: A Community Response to Ending Veteran Homelessness
C. It is Healthy to Ask: LGBT-Q Veterans and Mental Health Issues
D. Engaging Student Veterans in Mental Health Recovery: Warriors, Scholars and Leaders
E. Finding Purpose through Sustained Employment: Practical Tools to Assist Veterans
F. Help and Hope for Veteran Families: Engaging, Educating and Empowering
G. Filling the Gaps: Meeting the Unmet Mental Health Needs of Senior Veterans
H. Faith, Hope and Beyond - Weaving a Network of Support between Faith-Based Organizations and Mental Health Care
I. She Who Borne the Battle: Mental Health Recovery in Women Veterans
J. Finding Healing Through Your Passion
K. "You Want Me To Work With Whom?": Peer Support for Providers
L. When Violence Hits Home

I look forward to seeing you then. Please contact me should you have further questions.

Susanna C. Chan, LCSW, BCD
Local Recovery Coordinator
Michael E. DeBakey VAMC
2002 Holcombe Blvd.
Houston, TX 77030
(713) 791-1414, X-24731
VA cell: (832) 538-8364

Ashley Taylor
Veteran Services Liaison
Email: AshleyT@tcbhc.org
Tel: 936-521-6132

Crisis Line: 1-800-659-6994

Tri-County Behavioral Healthcare
Healthy Minds. Meaningful Lives.

P.O. Box 3067
Conroe, TX 77305

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From: Fulton, Gregory J. (HOU)
Sent: Monday, July 24, 2017 3:55 PM

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To: Pringle, Edward L <Edward.L.Pringle@hud.gov>; rodney@rjagenc.com; (b)(6); lpacuna@cantwellanderson.com; (b)(6) rcooper@cartwell-2nd.new.com; (b)(6); gbuckaloo@CS-MinistriesTX.org; Coffman, Lori, VBAHOUS <lori.coffman@va.gov>; Parks, Tomica D., VBAHOUS <Tomica.Parks@va.gov>; (b)(6) dboudreaux@gracefullivingcommunities.com; Robert.Demboll@houstontx.gov; Muriegas@nvop-houston.org; (b)(6) (b)(6)
Cc: Trevino, Tammye H <Tammye.H.Trevino@hud.gov>; Ramon, Nicolas <nicolas.ramon@hud.gov>; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Warren, Sandra H <sandra.h.warren@hud.gov>; Lewis, Christina <Christina.Lewis@hud.gov>; Logan, Darrell C <Darrell.C.Logan@hud.gov>; 'quoc.tran@wrksolutions.com' <quoc.tran@wrksolutions.com>; 'Andy Andramona' <andyandramona@entouch.net>; Sebastian, Biju (Biju.Sebastian@harrishealth.org) <Biju.Sebastian@harrishealth.org>; 'Carmen Jones' <cjones@santamariahostel.org>
Subject: RE: 2017 Houston Homeless Summit!

Happy Monday!
This is a friendly reminder, for our quarterly Houston Homeless Summit, this is a time for both the VA Medical Center Healthcare for Homeless Veterans Program and our Community Partners to come together and discuss new resources, processes and ideas to end homelessness in Houston.

This event will held at the Michael E. DeBakey VA Medical Center (MEDVAMC) 4A-300 (Auditorium) on Thursday July 27th 2017 at 8:00 am, I would recommend that you arrive at least by 7:30 am in order to secure parking, also attach is a map of the VA Parking area, please use the yellow visitors parking if you have any question please call me at (b)(6)

Your attendance is greatly appreciated and I look forward to seeing you and The Great Team from Career and Recovery
there.

Thank you in advance!

Greg

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MEDVAMC 2017 Houston Homeless Summit
When: Thursday July 27th 2017
Where: **MEDVAMC 2002 Holcombe Blvd. Houston, TX 77030**
4A-300 (Auditorium)
Time: 8:00 am-12:00pm
contact Greg Fulton at (832)465-9223
or gregory.fulton@va.gov

" All Hands Working Together to End Homelessness in Houston"

MICHAEL E. DeBAKEY
VETERANS AFFAIRS
MEDICAL CENTER

AMERICAN OVERSIGHT

From: (b)(6)

Sent: 19 Oct 2017 20:18:53 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com(b)(6)
(b)(6);roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
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(b)(6);apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6);kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6);damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)

Subject: Fw:(b)(6) and I Had Contemplated Filing a Lawsuit Against the

AMERICAN OVERSIGHT

Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

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Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a ting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I ((b)(6)) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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would presumably be able to initiate Google searches without my approval or (b)(6)'s approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a (b)(6) GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6)

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The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (in (b)(6) (b)(6)) with a Bachelor of Arts (B.A.) in (b)(6). I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for (b)(6) in Oakland, CA and San Francisco, CA (also at (b)(6)). Here in Austin, Texas, I had been sent to (b)(6) in Bedford, Texas. Nicole Mendez has a dental infection and may need to return to Rhode Island because she

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gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact (b)(6) and can not work and needs disability from the SSA). I was also briefly a patient at (b)(6) in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006 and since then I have received disability payments from the Social Security Administration (SSA)

AMERICAN OVERSIGHT

based off the analysis of (b)(6) (in the state of Maryland) and my psychiatrist Dr. (b)(6) of Bowie, MD. (b)(6) believes that she also has (b)(6) and/or (b)(6) and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

(b)(6)

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(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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From: (b)(6)

Sent: 19 Oct 2017 20:36:09 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;Ronald S. Emrit;(b)(6)

Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
(b)(6)
(b)(6)
;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6)
;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;Ronald S. Emrit;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)

Subject: The Alcatel Android Phone of (b)(6) (with Metro PCS Service) is

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Starting to Act Like a "Ouigi Board" By Pulling Up "Google Searches" That I Did Not Authorize (Perhaps Someone Has 'Remote Access' to My Cellphone/Android)
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of (b)(6) (b)(6) to figure out who her stalker is, i.e. the man that goes by the alias of "(b)(6)." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, (b)(6) and I (b)(6) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "(b)(6) (b)(6)." I have an Alcatel Android phone with monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS.

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Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of which was a Google search for "diarrhea" and the other of which is a Google search for "food

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would presumably be able to initiate Google searches without my approval or (b)(6) approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a (b)(6) GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

(b)(6)

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(b)(6)

ballotpedia.org

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(b)(6)

(b)(6)

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(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from

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Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me (b)(6) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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HUD-17-0302-C-000335



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(b)(6)
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HUD-17-0392-C-000338



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From: (b)(6)
Sent: 6 Sep 2017 20:05:15 +0000
To: Van Duyne, Beth A
Cc: Randall, Earl;Darryl Soignet
Subject: Fw: Interim Reexamination
Attachments: FEMA Registration August 16, 2016

Mrs. Vanduyne,

If at all possible, please address this issue,

(b)(6)

On Wednesday, September 6, 2017 2:48 PM, (b)(6) wrote:

(b)(6)

On Tuesday, September 5, 2017 4:10 PM, (b)(6) wrote:

(b)(6),

If at all possible, please review this email as I am requesting a hardhsip exemption be processed and an interim reexamination. I can be reached at (b)(6),

(b)(6)

On Tuesday, September 5, 2017 3:33 PM, (b)(6) wrote:

Mrs. Van Duyne,

If at all possible, please authorize a hardship exemption for the housing voucher that was processed by the Kenner Housing Authority on August 18, 2016, as I was a victim of a natural disaster that caused me to lose all of my personal belongings that were stored in Baton Rouge, LA at the time of the August 2016 flood. I have requested the interim re-examination since January 2017 and the Kenner Housing Authority has been incapable of processing the hardship exemption so that my landlord could receive payment and I am in danger of being evicted, as I have been since January 2017. I am requesting that you intervene, on my behalf, as Regional Adminstrator and have an interim

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reexamination completed and the hardship exemption be processed to the housing voucher on my behalf to (b)(6) retroactively to August 2016. I am also requesting that you personally ensure that the rapid rehousing application that I completed over two months ago be processed immediately. Thank you for your prompt asistance in this matter, and I can be reached at (b)(6),

(b)(6)

On Thursday, August 31, 2017 4:40 PM, (b)(6) wrote:

(b)(6)

I would like to come into the housing office tomorrow morning in order to have an interim re-examination done on the housing voucher. I moved into (b)(6) (b)(6)'s apartment on August 18, 2016. At the time that I moved into (b)(6) (b)(6), I was a FEMA registrant and applicant. I requested an interim reexamination in January of 2017 when my miltiary pension was reduced and the PHA refused to process the hardship. I am requesting a hardship be processed for the date of the lease and that the hardship be granted retroactively August 18, 2016 and that (b)(6) be paid $760.00 per month as I was a FEMA applicant and registrant awaiting benefits, that as of the date and time of this email, have not been paid. I spoke with (b)(6) this afternoon, and was informed that I owe she and (b)(6) $3032.27 with the exception of the $57.71 water bill and $360.00 for the rental of a refrigerator. If the hardship for the duration of the lease from August 18, 2016 to August 18, 2017, is processed then the Total Tenant Portion that I would have been responsible for paying (b)(6) (b)(6) is $50.00 for 12 months equalling $600.00. I paid (b)(6) approximately $319.00 for four months and the prorated portion for the month of August 2016. My FEMA Registration ID: (b)(6) for Disaster Number 4277 and the application summary is attached an the appeal is ongoing.

According to the United States Code:

§ 5.630 Minimum rent.

(a)*Minimum rent.*

(1) The PHA must charge a family no less than a minimum monthly rent established by the responsible entity, except as described in paragraph (b) of this section.

(2) For the public housing program and the section 8 moderate rehabilitation, and certificate or voucher programs, the PHA may establish a minimum rent of up to $50.

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(3) For other section 8 programs, the minimum rent is $25.

(b)*Financial hardship exemption from minimum rent* -

(1)*When is family exempt from minimum rent?* The responsible entity must grant an exemption from payment of minimum rent if the family is unable to pay the minimum rent because of financial hardship, as described in the responsible entity's written policies. Financial hardship includes these situations:

(i) When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State, or local assistance program, including a family that includes a member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for title IV of the Personal Responsibility and Work Opportunity Act of 1996;

(ii) When the family would be evicted because it is unable to pay the minimum rent;

(iii) When the income of the family has decreased because of changed circumstances, including loss of employment;

(iv) When a death has occurred in the family; and

(v) Other circumstances determined by the responsible entity or HUD.

(2)*What happens if family requests a hardship exemption?* (i) *Public housing.*

(A) If a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption, and continuing until the PHA determines whether there is a qualifying financial hardship and whether it is temporary or long term.

(B) The PHA must promptly determine whether a qualifying hardship exists and whether it is temporary or long term.

(C) The PHA may not evict the family for nonpayment of minimum rent during the 90-day period beginning the month following the family's request for a hardship exemption.

(D) If the PHA determines that a qualifying financial hardship is temporary, the PHA must reinstate the minimum rent from the beginning of the suspension of the minimum rent. The PHA must offer thefamily a reasonable repayment agreement, on terms

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and conditions established by the PHA, for the amount of back minimum rent owed by the family.

(ii)*All section 8 programs.*

(A) If a family requests a financial hardship exemption, the responsible entity must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption until the responsible entity determines whether there is a qualifying financial hardship, and whether such hardship is temporary or long term.

(B) The responsible entity must promptly determine whether a qualifying hardship exists and whether it is temporary or long term.

(C) If the responsible entity determines that a qualifying financial hardship is temporary, the PHAmust not impose the minimum rent during the 90-day period beginning the month following the date of the family's request for a hardship exemption. At the end of the 90-day suspension period, theresponsible entity must reinstate the minimum rent from the beginning of the suspension. The familymust be offered a reasonable repayment agreement, on terms and conditions established by theresponsible entity, for the amount of back rent owed by the family.

(iii)*All programs.*

(A) If the responsible entity determines there is no qualifying financial hardship exemption, theresponsible entity must reinstate the minimum rent, including back rent owed from the beginning of the suspension. The family must pay the back rent on terms and conditions established by theresponsible entity.

(B) If the responsible entity determines a qualifying financial hardship is long term, the responsible entity must exempt the family from the minimum rent requirements so long as such hardship continues. Such exemption shall apply from the beginning of the month following the family's request for a hardship exemption until the end of the qualifying financial hardship.

(C) The financial hardship exemption only applies to payment of the minimum rent (as determined pursuant to § 5.628(a)(4) and § 5.630), and not to the other elements used to calculate the total tenant payment (as determined pursuant to § 5.628(a)(1), (a)(2) and (a)(3)).

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(3)*Public housing: Grievance hearing concerning PHA denial of request for hardship exemption.* If a public housing family requests a hearing under the PHA grievance procedure, to review the PHA's determination denying or limiting the family's claim to a financial hardship exemption, thefamily is not required to pay any escrow deposit in order to obtain a grievance hearing on such issues.

[65 FR 16718, Mar. 29, 2000]

(b)(6)

AMERICAN OVERSIGHT

From: Francine Arienti
Sent: 11 Oct 2017 17:18:20 +0000
To: Van Duyne, Beth A;Pringle, Edward L;Morales, Zuleika K
Cc: marcella.maguire@csh.org;Kate Moore;Marie Herb;Robert Pulster
Subject: State Medicaid-Housing Agency Partnerships Site Visit

Beth A. Van Duyne, Regional Administrator
Fort Worth Regional Office

Edward L. Pringle, Field Office Director
Houston Field Office

Zuleika K. Morales-Romero, Field Office Director
San Antonio Field Office

As you may know, the State of Texas was selected in July as one of 8 states (along with Alaska, Massachusetts, Michigan, Minnesota, Nebraska, Utah and Virginia) selected to participate in an intensive, hands-on technical assistance effort to move states closer toward building collaborations between state Medicaid and housing agencies as part of the federal Centers for Medicare and Medicaid Services' (CMS') Innovation Accelerator Program (IAP). The purpose of the TA, which began in August and will continue through the end of April, is to:

- Develop public & private partnerships between state Medicaid agencies & housing (state or local) systems
- Support the creation of detailed action plans that help guide states in fostering additional community living opportunities for Medicaid beneficiaries

CMS is leveraging collaboration with other federal agencies including HUD, USICH, SAMHSA, and HHS/ASPE as part of this effort, and TAC is the lead coordinating TA delivery with funding from CMS, and through our HUD Multifamily TA award from Headquarters.

I am writing to let you know that the IAP TA Team assigned to work with Texas is planning to conduct an on-site visit on October 30-31 to help the team move forward with reaffirming their IAP Medicaid-Housing partnership goals, assessing gaps for the state's target populations, and beginning to develop action plan strategies.

TAC is required through its HUD Work Plan to notify Field Office contacts when on-site visits are being conducted for this project. I am cc'ing Marcella Maguire from CSH and Kate Moore from TAC who are leading the TA with the Texas state team in case you have questions or want more information.

Thanks!

Francine Arienti
Senior Policy Advisor
31 St. James Avenue, Suite 950
Boston, MA 02116
617-266-5657 Ext #111

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From: (b)(6)
Sent: 19 Oct 2017 16:13:23 -0500
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)
Cc: fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6) om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
(b)(6)
(b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6) ;kagillia m@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6) Sheli.Muniz@nbcuni.com;Adam.Kuperstein@nbcuni.com;Adam.Berg@nbcuni.com;Roxanne.Vargas@nbcuni.com;John.Morales@nbcuni.com
Subject: The Reason Why I Am Sending This Email Today is Because I Personally Don't Want to be Held Responsible for Somebody Having Remote Access to My Phone And

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Initiating Google Searches and Popups and "Spyware" That I Did Not Initiate or Authorize (It's Call...

Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

Detective Tate of the Fort Worth Police may have wanted to go to a magistrate judge to get a warrant to run a sting operation and "tap" the smartphone/Android of [(b)(6) (b)(6)] to figure out who her stalker is, i.e. the man that goes by the alias of "[(b)(6)]." Also, Detective Tate may have wanted to go to a magistrate judge and tap my phone (in a sting operation) since I am the one who reported the crime to Fort Worth Police (i.e. the crime of cyber-bullying, cyber-stalking, cyber-harassment, and/or making terroristic threats). Pursuant to the stare decisis of ***Katz v. United States***, [(b)(6)] and I ([(b)(6)]) would be willing to sacrifice our "reasonable expectation of privacy" (inherent in the Fourth Amendment to the U.S. Constitution) so that Detective Tate and/or police investigators can discern who exactly is "[(b)(6) (b)(6)]." I have an Alcatel Android phone with

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monthly service from Metro PCS, and (b)(6) (b)(6) also has service from Metro PCS. Detective Tate and/or the Fort Worth Police may want to take notice of the fact that there have been strange windows "opening up" on my Android cellphone that I have not initiated and/or "opened up" through a Google search. Although it may sound funny or comical at first, I had once noticed that there were open windows on my cellphone showing that there was at least one Google search for the keyword "diarrhea" and another Google search for the keyword "food poisoning." This concerns me because of the fact that I did not perform any Google search for "diarrhea" or "food poisoning" and I certainly do not believe in paranormal or occult events or the concept of **"Ouigi Boards."** A more rational explanation is that there could be someone who has remote access to my Alcatel Android cellphone or there may have been a virus, worm, or Trojan that may have been downloaded to my Android cellphone from a website that I visited on my cellphone. On a similar note, I may have mistakenly downloaded spyware or "pop-ups" to my cellphone such that seemingly random screens "pop up" like those two open Windows (one of

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which was a Google search for "diarrhea" and the other of which is a Google search for "food poisoning"). When investigators such as Detective Tate get warrants to "tap phones" or subpoenas or **subpoenas duces tecum** to gain access to cellphone records, the police investigators and/or detectives obviously look at what the cellphone owners are "Googling" and/or what topics or webpages they are trying to gain access to on their cellphone. I just wanted to point it out to Detective Tate and bring to his attention that in the event that he needs to subpoena my cellphone or (b)(6) 's cellphone, that at least in the case of my cellphone it appears that random Google searches are "popping up" from out of nowhere that I did not initiate. As such, Detective Tate should know that I did not Google any websites about "diarrhea" or "food poisoning" and so there is a possibility that somebody is able to gain remote access to my Alcatel Android cellphone and that this person or persons can somehow initiate Google searches on my cellphone without my authorization. Could this person or persons be affiliated with the person who goes by the alias of (b)(6) ? I am not aware if (b)(6) is tech-savvy

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enough to be able to gain remote access to my cellphone or (b)(6)'s cellphone such that he would presumably be able to initiate Google searches without my approval or (b)(6)'s approval. There was one time that I Googled a show called 'Life on Top" which used to air on Cinemax. It is possible that when I Googled "Life on Top" on my Alcatel Android cellphone that maybe that website caused me to download a virus, Trojan, worm, pop-ups, and/or spyware because of the fact that it seemed that this website at one point was trying to force me to buy a cleaner for my cellphone and said that my cellphone would lock if I did not buy the cleaner (which I did not buy and my phone did not lock). Just so that Detective Tate can get some background on me, he and the Tarrant County Housing Authority should know that I graduated from (b)(6) in (b)(6) (with a (b)(6) GPA) and that I was a (b)(6) candidate in the 2016 election and will also be a (b)(6) candidate in the 2020 election (this is why I am so political and therefore also interested in law enforcement and intelligence operations):

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(b)(6)



(b)(6) -

Ballotpedia

ballotpedia.org

The Tap. Ballotpedia wants to keep you in the know. In our weekly newsletter, The Tap, we let you know the important things that happened last week, and what you ...

Detective Tate should also take note that I graduated from (b)(6) (in (b)(6) (b)(6)) with a Bachelor of Arts (B.A.) in (b)(6). I met (b)(6) in Rhode Island in 1997 when I graduated from (b)(6). Last month, I was in an **acute diversion unit (ADU)** in the city and county of San Francisco. The sent me to the Fort Worth Greyhound bus station through a program they have called **"Homeward Bound."** Although I do not have Medical Insurance or I am not part of their **Mental Health Plan (MHP)**, I was still able to get treated for depression in Oakland, CA and San Francisco, CA (also at (b)(6)). Here in Austin, Texas, I had been sent to (b)(6) in Bedford,

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Texas. (b)(6) has a dental infection and may need to return to Rhode Island because she gets dental coverage in Rhode Island. However, she would like to know if a social worker at the Tarrant County Housing Authority or City Hall in Fort Worth can direct her as to how she can get medical and dental coverage here in Fort Worth, TX (so she would not have to move back to Rhode Island). (b)(6) also needs to be able to get food stamps or EBT/SNAP benefits here without having to be forced to go to job fairs (because she is in fact (b)(6) and can not work and needs disability from the SSA). I was also briefly a patient at (b)(6) in San Leandro, CA (in Alameda County) which is where I was a witness to the aftermath of a crime committed by a patient named (b)(6) (originally from Chicago, IL). I had been declared (b)(6) in California and (b)(6) in Florida because of the fact that I have been suffering from depression (just like (b)(6)). However, I currently take medication in the form of (b)(6) (b)(6) which helps to offset the effects of (b)(6). Because of my (b)(6) (b)(6), I had been declared disabled in 2006

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and since then I have received disability payments from the Social Security Administration (SSA) based off the analysis of (b)(6) (in the state of Maryland) and my psychiatrist Dr. (b)(6) of Bowie, MD. (b)(6) believes that she also has (b)(6) and/or (b)(6) and she is trying to get disability payments as well from the Social Security Administration (SSA). As a (b)(6) candidate in 2016 and 2020, I would like to point out that Franklin Delano Roosevelt (FDR) was also a disabled president and he served four terms in The White House. The fact that I am disabled and suffer from (b)(6) has no effect whatsoever on my candidacy for (b)(6) in 2020 as I am running as a disabled candidate the same way that Hillary Clinton is recognized as a female candidate or Barack Obama was recognized as a black candidate. There is no disqualification in The Constitution saying that a disabled person can't run for president and that would be a violation of the Americans with Disabilities Act of 1990 (ADA), Equal Protection Clause, and Dupe Process Clause (of the Fifth and Fourteenth Amendments to the U.S. Constitution).

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(b)(6)

x

(b)(6)

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(b)(6)

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6). As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6)'s understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be

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able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)

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(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact me ((b)(6)) at (b)(6) or (b)(6) at (b)(6). Thank you, and I look forward to hearing from you soon.

Cordially Yours,

(b)(6)

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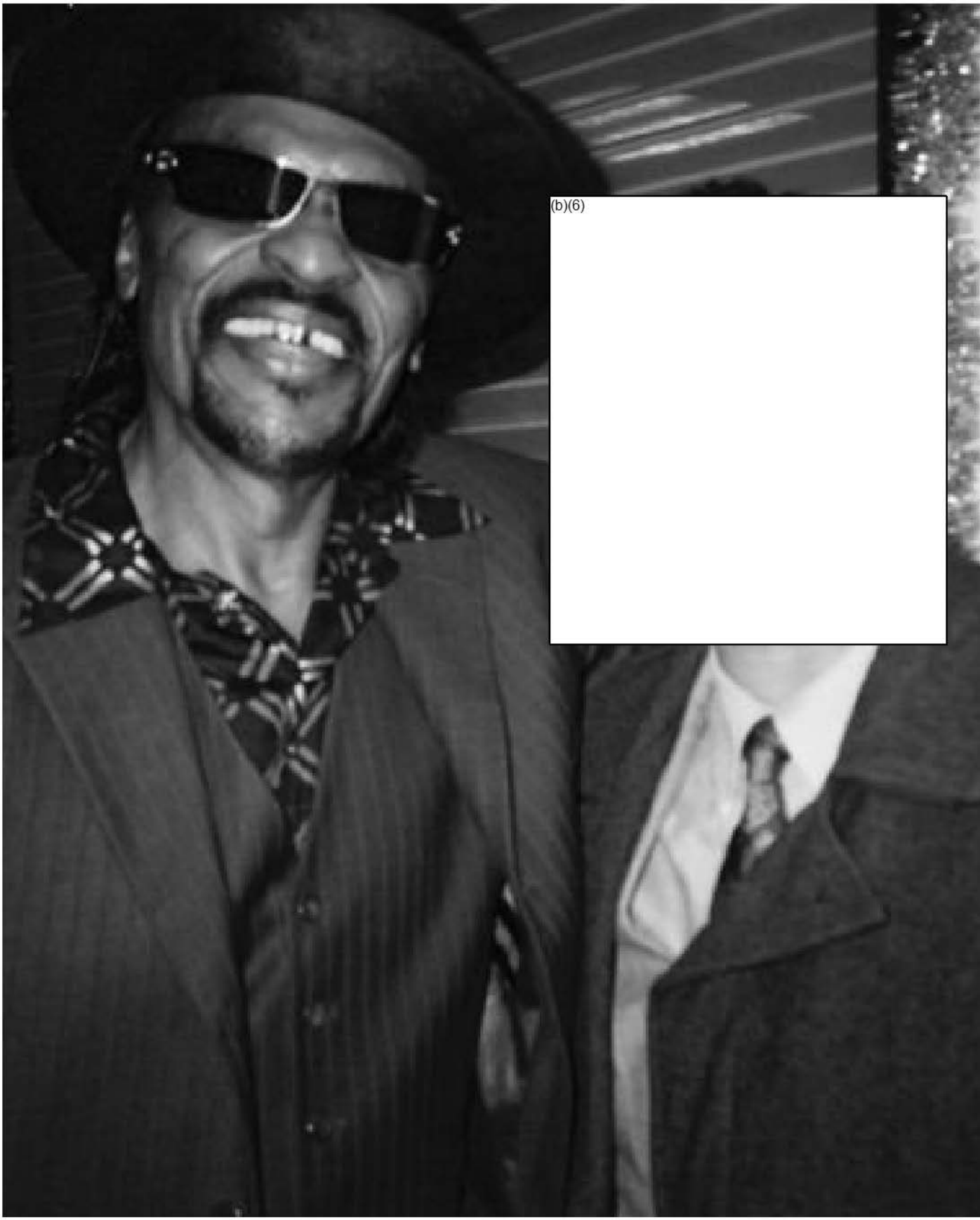
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From: (b)(6)

Sent: 18 Oct 2017 15:58:55 -0500

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;Ronald S. Emrit;wilburandcharlotte@gmail.com

Cc:

fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org;(b)(6)
(b)(6) (b)(6)
(b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)

Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!!

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Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

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(b)(6)



(b)(6)

dockets.justia.com

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If you have any questions, comments, or concerns, then please do not hesitate to contact me ([redacted]) at [redacted] or [redacted] at [redacted]. Thank you, and I look forward to hearing from you soon.

Cordially Yours,

[redacted]

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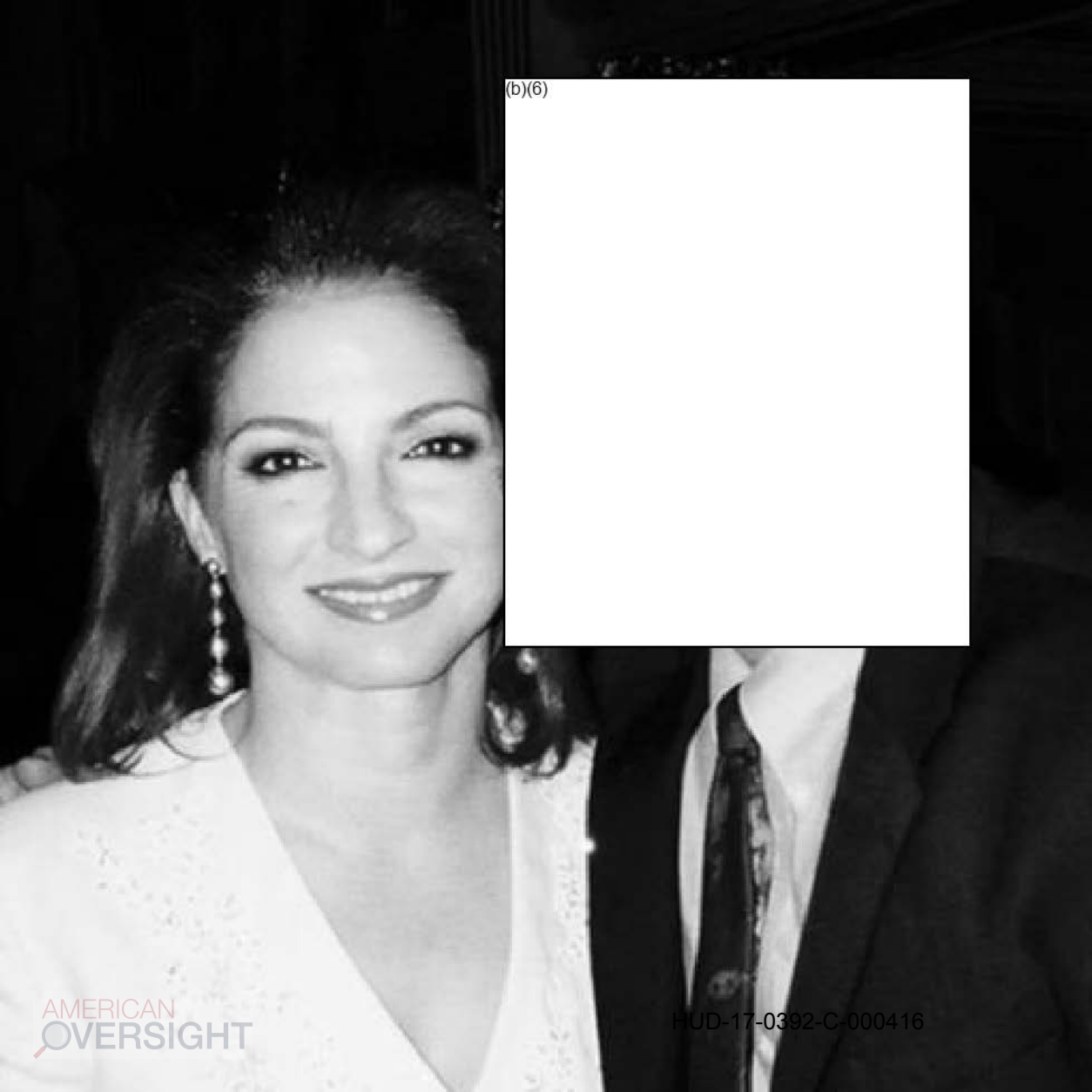


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From: Gunsolley, Tory
Sent: 29 Aug 2017 08:40:17 -0500
To: Wickes, Donna L
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

On Aug 29, 2017, at 8:20 AM, Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>> wrote:

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6).
Thank you again for your support!

thanks!
Donna

From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>" <Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y (Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)" <Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update

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Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

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Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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From: (b)(6)

Sent: 18 Oct 2017 20:48:57 +0000

To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)

Cc:

fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
om;roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org(b)(6)
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(b)(6) ;apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.bonine@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6) ;kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6) ;damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
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Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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(b)(6)

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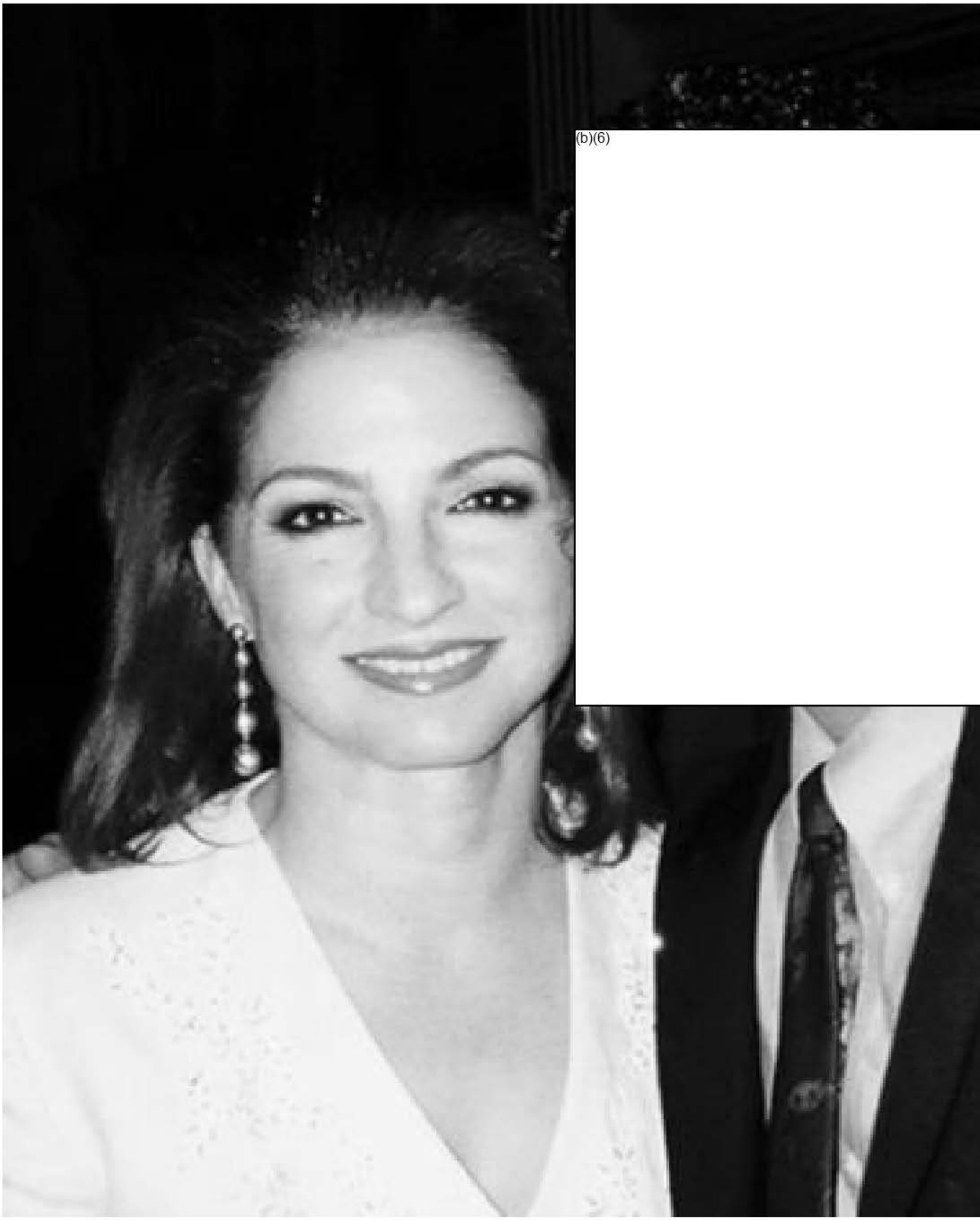
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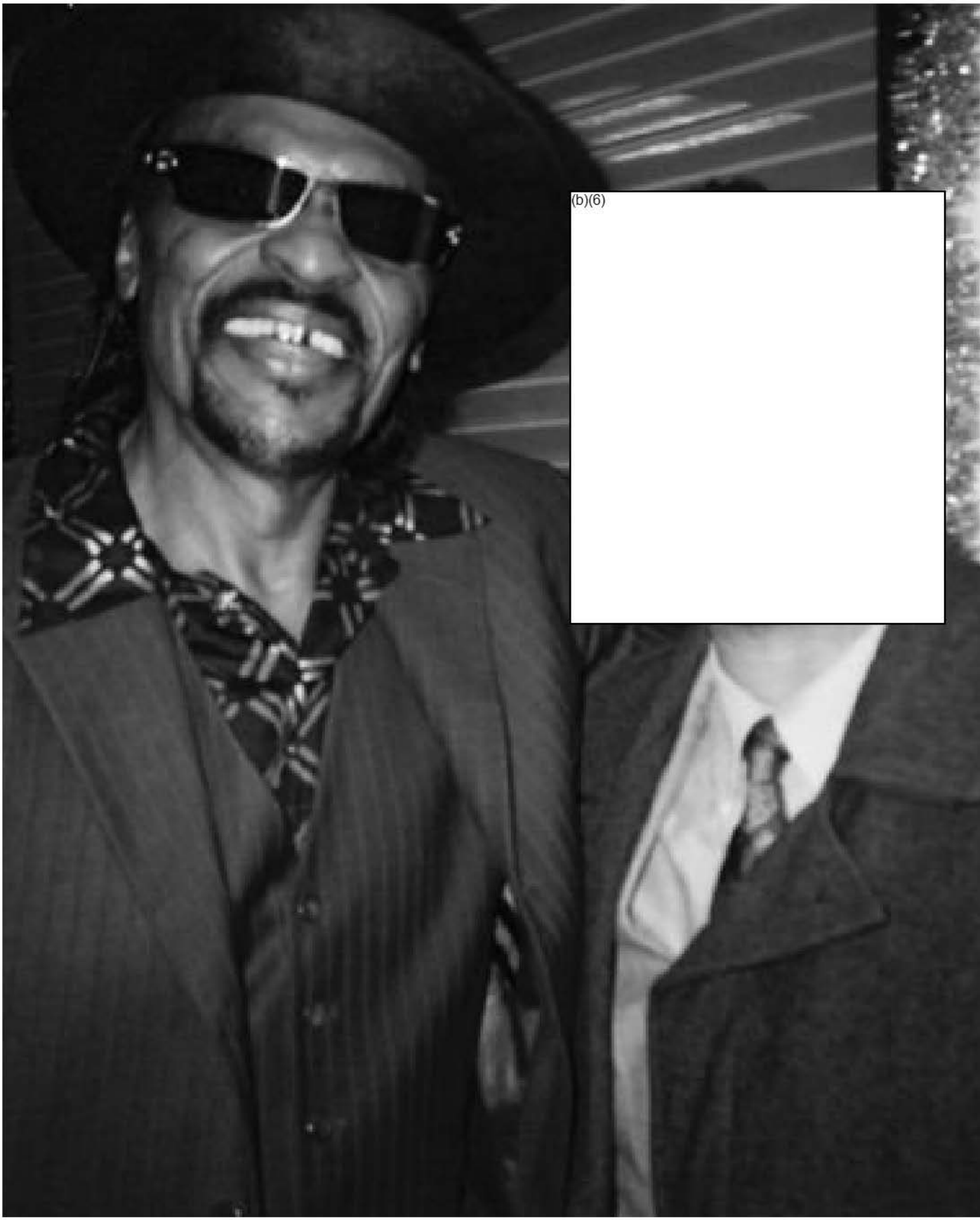
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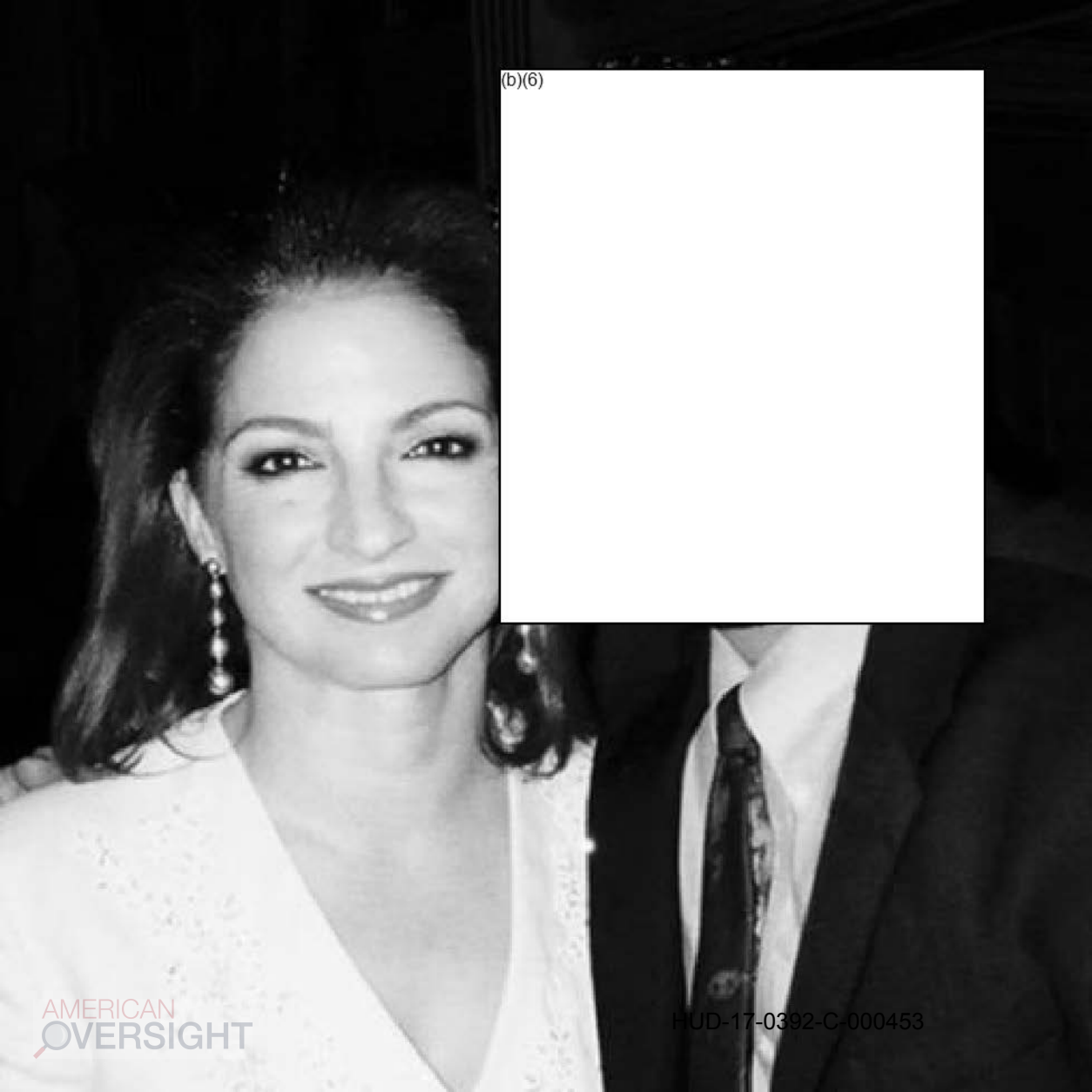


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From: Wickes, Donna L
Sent: 29 Aug 2017 13:59:31 +0000
To: Gunsolley, Tory
Cc: Hawkins, Regenia Y;tbroussard@dhadal.com;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: RE: Hurricane Harvey Update

Regenia will setup a call for 10:00 today to discuss the availability of the vouchers vs. PH units and the risks associated with the vouchers and lack of landlords. PH units are really the best option.

Just to correct that Galveston is only airlifting residents and no tenants at this time. They have received minimal damage which is amazing!!!!

Thank you for everyone's help!
Donna
(405) 365-9673

-----Original Message-----
From: Gunsolley, Tory [mailto:TGunsolley@housingforhouston.com]
Sent: Tuesday, August 29, 2017 8:40 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Cc: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>; tbroussard@dhadal.com; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Mona Purgason <ded@ghatx.org>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Tappert, Glenn A <Glenn.A.Tappert@hud.gov>; Hebert, Tony X <Tony.X.Hebert@hud.gov>
Subject: Re: Hurricane Harvey Update

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thanks!
Donna

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Sent: Tuesday, August 29, 2017 7:28 AM
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Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

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From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>"
<Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y
(Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)"
<Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update
Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

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What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

Troy

Confidentiality Notice: The information contained in this email and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this email or its attachments is strictly prohibited. If you have received this email in error, please notify the sender or The Housing Authority of the City of Dallas, Texas of that fact by return email, and permanently delete and destroy the email and any attachments to it immediately. Please do not retain, copy or use this email or its attachments for any purpose, nor disclose all or any part of its contents to any other person. Thank you.

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From: Van Duyne, Beth A
Sent: 27 Oct 2017 19:56:32 +0000
To: Duklis, Peter S
Cc: Kim Foutz
Subject: RE: Aransas County Contacts

Thank you very much, Peter. Safe travels!

From: Duklis, Peter S
Sent: Friday, October 27, 2017 2:41 PM
To: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>
Cc: Kim Foutz <kfoutz@aransascounty.org>
Subject: Aransas County Contacts

Beth,

Good afternoon. Thank you for the call and the fruitful discussion. Here is the contact information.

Mike Koerner: 858-245-4307 / mkoerner@aransascounty.org He is the head planner.

Kim Foutz: foutz@aransascounty.org

William Whitson: wwhitson@aransascounty.org

Have a fantastic weekend and please, let me know how I can help.

V/r,

Pete

Pete (Duke) Duklis, Jr.
Senior Advisor
U. S. Department of Housing and Urban Development
Washington, D. C. 20410
Direct Tel: (202) 402-4432
Cell: (b)(6)

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From: Wickes, Donna L
Sent: 15 Sep 2017 15:27:16 +0000
To: reynaro@bmtha.org;Hawkins, Regenia Y
Cc: Van Duyne, Beth A;Walls, Lorraine D;Pohler, David G;whiteje@bmtha.org;Joe Guillory;Allison Landrum;Ashleigh Price
Subject: RE: For Your Consideration
Attachments: 2016-29642 Louisiana.pd.pdf

Robert –
Glad to hear from you and hope to make a trip down there soon!
The Notice for the Harvey waivers is in process and will mirror the Notice for the Louisiana Storms Last year.
I have attached a copy of the previous notice.
You can begin to submit necessary waivers to Lorraine ASAP!

Donna

From: Robert Reyna [mailto:reynaro@bmtha.org]
Sent: Thursday, September 14, 2017 2:13 PM
To: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>
Cc: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Pohler, David G <David.G.Pohler@hud.gov>; whiteje@bmtha.org; Joe Guillory <cc01@bmtha.org>; Allison Landrum <landrumal@bmtha.org>; Ashleigh Price <hr@bmtha.org>
Subject: For Your Consideration
Importance: High

Regina,

This morning you were asking if anyone had any additional suggestions to help us deal with the aftermath of the hurricanes? I submit the following to you for your consideration or to forward to HUD Central staff for their immediate consideration. Based upon the depth and breadth of damage caused by both Hurricanes Harvey and Irma, do we know if HUD Washington has any intentions of issuing a Waiver Notice of Statutory or Regulatory program requirements such as were issued immediately following Hurricane Rita?

I have attached the FR Notice issued by HUD along with the subsequent Waiver Checklist sent out to affected PHAs immediately after Rita. Such Regulatory Suspension Notifications and Waiver Requests for PIH Participants in Hurricanes Harvey and Irma Declared and non-Declared Disaster Areas would be immensely beneficial to PHAs currently trying to simply deal with the aftermath of both these two hurricanes.

Thank you for your consideration.

Robert L. Reyna, Executive Director
Housing Authority of the City of Beaumont

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1890 Laurel St.
Beaumont, Texas 77701
Office: 409.951.7204
Fax: 409.951.7275
www.bmtha.org

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SUPPLEMENTARY INFORMATION: This information collection previously published in the **Federal Register** on September 26, 2016 at 81 FR 66051 with a 60 day public comment period. No comments were received. The purpose of this notice is to notify the public that FEMA will submit the information collection abstracted below to the Office of Management and Budget for review and clearance.

Collection of Information

Title: FEMA Preparedness Grants: Homeland Security Grant Program (HSGP).

Type of information collection: Revision of a currently approved information collection.

OMB Number: 1660–0125.

Form Titles and Numbers: FEMA Form 089–1, HSGP Investment Justification (SHSP and UASI); FEMA Form 089–16, OPSG Operations Order Report; FEMA Form 089–20, OPSG Inventory of Operation Orders; FEMA Form 089–0–27, Operation Stonegarden Daily Activity Report (DAR).

Abstract: The HSGP is an important tool among a comprehensive set of measures to help strengthen the Nation against risks associated with potential terrorist attacks. DHS/FEMA uses the information to evaluate applicants' familiarity with the national preparedness architecture and identify how elements of this architecture have been incorporated into regional/State/local planning, operations, and investments.

The HSGP is a primary funding mechanism for building and sustaining national preparedness capabilities. The HSGP is comprised of three separate grant programs: The SHSP, the UASI, and OPSG. Together, these grants fund a range of preparedness activities, including planning, organization, equipment purchase, training, exercises, and management and administration costs. The OPSG will begin to utilize the Office of Management and Budget's web-based portal MAX.GOV, at *https://www.MAX.GOV/,* for operational management of the grant program. The HSGP now requires applicants to submit the SAFECOM Compliance Letter, which has been added to this collection. The compliance letter certifies that the applicant will comply with SAFECOM Guidance when implementing interoperable communications projects. The letter will be attached in the Non-Disaster Grants Management System as part of the HSGP application.

Affected Public: State, Local or Tribal Government.

Estimated Number of Respondents: 664.

Estimated Total Annual Burden Hours: 269,579 hours.

Estimated Cost: The estimated annual cost to respondents for the hour burden is $16,587,196. There are no annual costs to respondents' operations and maintenance costs for technical services. There are no annual start-up or capital costs. The cost to the Federal Government is $2,022,270.

Dated: December 7, 2016.

Richard W. Mattison,

Records Management Program Chief, Mission Support, Federal Emergency Management Agency, Department of Homeland Security.

[FR Doc. 2016–29729 Filed 12–9–16; 8:45 am]

BILLING CODE 9111–46–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–5987–N–01]

Relief From HUD Requirements Available to Public Housing Agencies To Assist With Recovery and Relief Efforts on Behalf of Families Affected by Severe Storms and Flooding in Louisiana

AGENCY: Office of the Assistant Secretary for Public and Indian Housing, HUD.

ACTION: Notice.

SUMMARY: This notice advises the public that HUD has established an expedited process for the review of requests for relief from HUD regulatory and/or administrative requirements (''HUD requirements'') for public housing agencies (PHAs) that are located in a parish of Louisiana that has been declared a federal disaster area due to severe storms and flooding. Specifically, these PHAs may request waivers of HUD requirements and receive expedited review of such requests.

DATES: *Effective Date:* December 12, 2016.

FOR FURTHER INFORMATION CONTACT: Denise M. Cotten, Office of Field Operations, Office of Public and Indian Housing, Department of Housing and Urban Development, 451 Seventh Street SW., Room 4112, Washington, DC 20410–5000, telephone number (202) 402–4313. Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877–8339.

SUPPLEMENTARY INFORMATION:

I. Background Information

From March 8 through April 8, 2016, more than 3 dozen parishes in Louisiana experienced severe storms and flooding. A Major Disaster Declaration covering these parishes [1] was issued on March 13, 2016 (MDD 4263). From August 11 through August 31, 2016, severe storms and flooding affected nearly 2 dozen parishes. A Major Disaster Declaration for these parishes [2] was issued on August 14, 2016 (MDD 4277). Seven parishes were included in both the March and August Major Disaster Declarations.[3] The notice covers Major Disaster Declarations (MDDs) 4263 and 4277,[4] issued on March 13, 2016, and August 14, 2016, respectively.

In order to provide relief from certain HUD requirements governing programs administered by the Office of Public and Indian Housing (PIH) to PHAs that are located in areas covered by MDD(s) 4263 and/or 4277 (MDD PHAs), HUD is publishing this notice. The notice describes a number of flexibilities that are available to such PHAs, lists HUD requirements that HUD is willing to waive upon request from a PHA, and provides for the expedited review of waiver requests. HUD is publishing this notice to assist MDD PHAs in responding to these major disaster declarations and in contributing to long-term recovery.

The notice is organized as follows:

- Section II opens with a description of flexibilities that are available to MDD PHAs, where such flexibilities are built into statute and/or regulation. MDD PHAs may avail themselves of these flexibilities, following the process described in Section IV of the notice.
- Section III describes certain HUD requirements that, if waived, may facilitate an MDD PHA's ability to participate in relief and recovery efforts. An MDD PHA may request a waiver of a HUD requirement not listed in Section III and receive expedited review of the request if the MDD PHA demonstrates that the waiver is needed in order to assist in its relief and recovery efforts.

[1] Allen, Ascension, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Catahoula, Claiborne, De Soto, East Carroll, Franklin, Grant, Jackson, Lafourche, La Salle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Helena, St. Tammany, Tangipahoa, Union, Vernon, Washington, Webster, West Carroll, Winn.

[2] Acadia, Ascension, Avoyelles, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. James, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington, West Baton Rouge, West Feliciana.

[3] Ascension, Avoyelles, Livingston, St. Helena, St. Tammany, Tangipahoa, Washington.

[4] Disaster Recovery numbers assigned by the Federal Emergency Management Agency. See *https://www.fema.gov/disasters/grid/state-tribal-government/4.*

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HUD-17-0392-C-000469

An MDD PHA may not adopt any requested waiver prior to receiving HUD approval.

• Section IV describes the process HUD has established for MDD PHAs to provide notice to and/or request approval from HUD regarding statutory or regulatory flexibilities and/or to request waivers of HUD requirements. Waiver requests will be handled on an expedited, case-by-case basis. Consistent with section 7(q) of the Department of Housing and Urban Development Act (42 U.S.C. 3535(q)), a regulated party that seeks a waiver of HUD regulations must request a waiver from HUD in writing. The waiver request must specify the need for the waiver. Typically, the request is submitted to the HUD field office, which reviews the request and submits its recommendation to HUD headquarters. HUD headquarters then responds to the regulated party in writing. Since the damage to property and the displacement of families and individuals in the disaster areas is massive, and the need for relief from HUD requirements may be necessary, HUD will expedite the processing of waiver requests from MDD PHAs, providing for concurrent review by the HUD field office and HUD headquarters.

Waiver requests approved by HUD pursuant to this notice will be published in the **Federal Register** and will identify the MDD PHAs receiving such approvals.

II. Flexibilities That Are Available to MDD PHAs

HUD is exercising discretionary authority to provide relief from the requirements described in this section. Upon notification to HUD or upon HUD approval, as noted below, relief is granted to MDD PHAs. Relief from the requirements must benefit families affected by the disasters, for example by enabling MDD PHA staff to focus on relief and recovery efforts. Section IV of this notice describes the process an MDD PHA must follow to provide notification to and/or to request approval from HUD. Such notification and/or request must be made by January 26, 2017.

A. 24 CFR 905.306 (Extension of deadline for obligation and expenditure of Capital Funds). Section 9(j)(1) of the Act requires PHAs to *obligate* capital funds not later than 24 months after the date on which the funds became available, or the date on which the PHA accumulates adequate funds to undertake modernization, substantial rehabilitation, or new construction of units, plus the period of any extension approved under section 9(j)(2) of the Act. Section 9(j)(5)(A) of the Act requires a PHA to *expend* capital funds not later than 4 years after the date on which the funds become available for obligation, plus the period of any extension approved under section 9(j)(2). Section 9(j)(2) of the Act authorizes the Secretary to extend the time period for the obligation of capital funds for such period as the Secretary determines necessary if the Secretary determines that the failure of the agency to obligate assistance in a timely manner is attributable to an event beyond the control of the PHA. The severe storms and flooding in Louisiana were beyond the control of MDD PHAs and caused such massive and widespread destruction and displacement that HUD is willing to extend the obligation deadline under section 9(j)(1) of the 1937 Act pursuant to section 9(j)(2)(A)(v) of the Act for an additional 12 months, upon the request of an MDD PHA. The extension of the section 9(j) obligation and extension deadlines made in this notice also applies to the implementing regulation at 24 CFR 905.306.

B. 24 CFR 984.105(d) (Family Self-Sufficiency minimum program size). 24 CFR 984.105(d) defines the circumstances under which a PHA may, upon HUD approval, operate a program that is smaller than the required program size. HUD has determined that an MDD PHA's ability to operate a program that meets the minimum program size requirements may be infeasible due to circumstances related to MDD(s) 4263 and/or 4277. Upon the submission to HUD of a certification (as defined in 24 CFR 984.103), an MDD PHA will be exempt from the minimum program size requirement for a period of 24 months from the effective date of this notice.

C. 24 CFR 990.145(b) (Public housing dwelling units with approved vacancies). Section 990.145 lists the categories of vacant public housing units that are eligible to receive operating subsidy and are therefore considered to be ''approved vacancies.'' Under Section 990.145(b), a PHA shall receive operating subsidy for units that are vacant due to a declared disaster, subject to prior HUD approval, on a project-by-project basis. If an MDD PHA has a unit that has been vacated due to severe storms and flooding, then the MDD PHA, with HUD approval, may treat the unit as an ''approved vacancy.'' Upon the request of an MDD PHA and HUD approval, on a case-by-case basis, such units may be considered approved vacancies for a period not to exceed 12 months from the date of HUD approval.

III. HUD Requirements That May be Waived

For an MDD PHA, HUD will review requests for waivers of HUD requirements on an expedited basis. This section lists requirements for which HUD anticipates receiving such requests. An MDD PHA may also request a waiver of a HUD requirement not listed in this section and receive expedited review of the request if the MDD PHA documents that the waiver is needed for relief and recovery purposes.

HUD expects that any waiver granted pursuant to this notice will benefit families affected by the disasters, for example by enabling MDD PHA staff to focus on relief and recovery efforts.

An MDD PHA seeking a waiver of a HUD requirement listed below or of any other HUD requirement needed to assist the MDD PHA in its relief and recover efforts must submit a waiver request pursuant to the process outlined in Section IV of this notice. HUD will not approve an MDD PHA's or other recipient's request to waive a fair housing, civil rights, labor standards, or environmental requirement. The request must be submitted to HUD not later than January 26, 2017.

A. 24 CFR 5.512(d) (Verification of eligible immigration status; Secondary verification). Section 5.512 describes the process by which verification of eligible immigration status must be undertaken for families seeking assistance under certain HUD programs. In circumstances under which secondary verification must be requested, Section 5.512(d) provides a PHA with 10 calendar days from the date of receipt of the results of the primary verification to request secondary verification from Immigration and Customs Enforcement (ICE). To initiate secondary verification, 24 CFR 5.512(d)(2) requires that the PHA provide ICE with ''photocopies of the original [ICE] documents required for the immigration status declared (front and back), attached to the [ICE] document verification request form G–845S (Document Verification Request), or such other form specified by the [ICE].'' HUD is willing to consider a request from an MDD PHA to extend the timeframe for secondary verification requests to ICE to 90 calendar days, for any primary verification result received after the effective date of this notice where a secondary request is required, for a period not to exceed 12 months from the date of HUD approval.

B. 24 CFR 5.801(c) and 5.801(d)(1) (Uniform financial reporting standards; Filing of financial reports; Reporting compliance dates). Section 5.801 establishes uniform financial reporting

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standards (UFRS) for PHAs (and other entities). Section 5.801(c) requires that PHAs submit financial information in accordance with 24 CFR 5.801(b) annually, not later than 60 days after the end of the fiscal year of the reporting period. Section 5.801(d)(1) requires that PHAs submit their *unaudited* financial statements not later than 60 calendar days after the end of their fiscal year and that PHAs submit their *audited* financial statements not later than 9 months after the end of their fiscal year. HUD is willing to consider requests to extend these reporting deadlines. Specifically, for MDD PHAs with fiscal years ending September 30, 2016, December 31, 2016, and March 31, 2017, the deadline for submission of financial information in accordance with 24 CFR 5.801(b) and unaudited financial statements may be extended to 180 calendar days, and the deadline for submission of audited financial statements may be extended to 13 months.

C. 24 CFR 902 (Public Housing Assessment System). Part 902 sets out the indicators by which HUD measures the performance of a PHA. The indicators measure a PHA's physical condition, financial condition, management operations, capital fund obligation, and occupancy. For an MDD PHA that has a fiscal year end of June 30, 2016, September 30, 2016, December 31, 2016, or March 31, 2017, HUD is willing to consider a request to waive the inspection and scoring of public housing projects, as required under 24 CFR 902.

D. 24 CFR 905.322(b) (Fiscal closeout). Section 905.322(b) establishes deadlines for the submission of an Actual Development Cost Certificate (ADCC) and an Actual Modernization Cost Certificate (AMCC). Specifically, the ADCC must be submitted 12 months from the date of completion/termination of a modernization activity, and the AMCC must be submitted not later than 12 months from the activity's expenditure deadline. Upon request from an MDD PHA, HUD is willing to extend these deadlines by 12 months.

E. 24 CFR 905.314(b)–(c) (Cost and other limitations; Maximum project cost; TDC limit). Section 905.314(b)–(c) establishes the calculation of maximum project cost and the calculation of total development cost. In order to facilitate the use of Capital Funds for repairs and construction for needed housing in the disaster areas, HUD is willing to waive the total development cost (TDC) and housing cost cap limits for all work funded by the Capital Grant (Capital Grant Funds with undisbursed balances and HOPE VI funds) until issuance of 2017 TDC levels. MDD PHAs that request to waive this provision and receive approval to do so must strive to keep housing costs reasonable given local market conditions, based upon the provisions outlined in 2 CFR part 200.

F. 24 CFR 905.314(j) (Cost and other limitations; Types of labor). This section establishes that non–high performer PHAs may use force account labor for modernization activities only when the use of force account labor for such activities has been included in a Board-approved Capital Fund Program 5-Year Action Plan. HUD is willing to waive this requirement to allow for the use of force account labor for modernization activities even if this activity has not been included in the non–high performer MDD PHA's 5-Year Action Plan. This waiver will be in effect for a period not to exceed 12 months from the date of HUD approval.

G. 24 CFR 905.400(i)(5) (Capital Fund Formula; Limitation of Replacement Housing Funds to New Development). Section 905.400 describes the Capital Fund formula. Section 905.400(i)(5) limits the use of replacement housing funds to the development of new public housing. To help address housing needs as a result of the displacement caused by the severe storms and flooding, HUD is willing to waive 905.400(i)(5) to allow all Capital Fund Replacement Housing Factor Grants with undisbursed balances to be used for public housing modernization. This waiver will be in effect for funds obligated within 12 months from the date of HUD approval.

H. 24 CFR 960.202(c) (Tenant selection policies) and 982.54(a) (Administrative plan). Section 960.202(c) provides that public housing tenant selection policies must be duly adopted and implemented. Section 982.54(d) provides that a PHA's Section 8 administrative plan must be formally adopted by the PHA Board of Commissioners or other authorized PHA officials. For temporary revisions to an MDD PHA's public housing tenant selection policies or Section 8 administrative plan that an MDD PHA wishes to put into place to address circumstances unique to relief and recovery efforts, HUD is willing to consider requests to waive the requirements for formal approval. Any waiver request must include documentation that an MDD PHA's Board of Commissioners or an authorized MDD PHA official supports the waiver request and must identify the temporary revisions, which shall be effective for a period not to exceed 12 months from the date of HUD's approval. Additionally, any waiver request is limited to revisions that do not constitute a significant amendment or modification to the MDD PHA plan; pursuant to Section 5(A)(g) of the 1937 Act, HUD cannot waive the approval by the board or other authorized PHA officials if the proposed revision would constitute a significant amendment or modification to the PHA plan. Finally, HUD cannot waive any terms within a PHA's own plan or state law requiring the approval of the board or authorized PHA officials.

I. 24 CFR 965.302 (Requirements for energy audits). This section establishes the requirement that all PHAs complete an energy audit for each PHA-owned project under management, not less than once every 5 years. HUD is willing to consider a request for an additional 12 months after December 31, 2016, to complete such an audit.

J. 24 CFR 982.206(a)(2) (Waiting List; Opening and closing; Public notice). This section describes where a PHA must provide public notice when it opens its waiting list for tenant-based assistance. HUD is willing to consider a request from an MDD PHA that wishes, in lieu of the requirement to provide notice in a local newspaper of general circulation, to provide public notice via its Web site, at any of its offices, and/or in a voice-mail message, for any opening of the waiting list for tenant-based assistance that occurs within a period not to exceed 12 months from the date of HUD approval. MDD PHAs that request a waiver of this requirement and receive HUD approval must consider the fair housing implications of the means by which they choose to provide public notice. For example, an MDD PHA that chooses to provide public notice at its offices must consider the impact on persons with disabilities, who may have difficulty visiting the office in-person. Similarly, an MDD PHA that chooses to provide public notice via voice-mail message must consider how it will reach persons with hearing impairments and persons with limited English proficiency. HUD maintains the requirement that an MDD PHA must also provide the public notice in minority media. Any notice must comply with HUD fair housing requirements.

K. 24 CFR 982.503(c) (HUD approval of exception payment standard amount). 24 CFR 982.503(c) authorizes HUD to approve an exception payment standard amount that is higher than 110 percent of the published fair market rent (FMR). Typically, a PHA must provide data about the local market to substantiate the need for an exception payment standard. In a natural disaster situation, however, the typical data sources fail to capture conditions on the

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ground. In these cases, HUD takes into account the most recently available data on the rental market, prior to the disaster, then estimates the number of households seeking housing units in the wake of the disaster to arrive at an emergency exception payment standard amount. For Louisiana, American Community Survey data at the parish level show that, within the state of Louisiana, only 52,209 vacant-for-rent units were available as of 2014. As part of its response to the severe storms and flooding that occurred in 2016, the Federal Emergency Management Agency had issued 63,307 rental vouchers as of late September 2016, pushing the effective rental vacancy rate in Louisiana to zero. HUD has decided, based on this data, that exception payment standard amounts up to 150 percent of the FMR are justified and that an MDD PHA may therefore request a waiver to establish an exception payment standard up to 150 percent of the FMR without providing supporting data. Upon approval by HUD, an exception payment standard adopted pursuant to this notice may be adopted for any Housing Assistance Payment (HAP) contract entered into as of the effective date of this notice. HUD intends for these exception payment standards to remain in effect until such time as HUD implements changes to the FMRs in the affected areas. MDD PHAs are reminded that increased per-family costs resulting from the use of exception payment standards may result in a reduction in the number of families assisted or may require other cost-saving measures in order for an MDD PHA to stay within its funding limitations.

L. 24 CFR 982.401(d) (Housing quality standards; Space and security). This section establishes a standard for adequate space for an HCV-assisted family. Specifically, it requires that each dwelling unit have at least 1 bedroom or living/sleeping room for each 2 persons. HUD is willing to consider a request from an MDD PHA that wishes to waive this requirement in order to house families displaced due to the severe storms and flooding. The waiver will be in effect only for HAPs entered into during the 12-month period following the date of HUD approval, and then only with the written consent of the family. For any family occupying a unit pursuant to this waiver, the waiver will be in effect for the initial lease term.

M. 24 CFR 982.633(a) (Occupancy of home). This section establishes the requirement that PHAs may make HAP for homeownership assistance only while a family resides in their home and must stop HAP no later than the month after a family moves out. HUD is willing to consider a request from an MDD PHA wishing to waive this requirement to allow families displaced from their homes located in areas affected by MDD(s) 4263 and/or 4277 to comply with mortgage terms or make necessary repairs. A PHA requesting a waiver of this type must show good cause by demonstrating that the family is not already receiving assistance from another source. Note: An MDD PHA that wishes in addition to request a waiver of the requirement at 982.312 that a family be terminated from the program if they have been absent from their home for 180 consecutive calendar days must do so separately.

N. 24 CFR 984.303(d) (Contract of participation; contract extension). Part 984 establishes the requirements for the Section 8 and Public Housing Family Self-Sufficiency (FSS) Program. Section 984.303(d) authorizes a PHA to extend a family's contract of participation for a period not to exceed 2 years, upon a finding of good cause, for any family that requests such an extension in writing. HUD is willing to consider a request from an MDD PHA that wishes to extend family contracts for up to 3 years, if such extensions are merited based on circumstances deriving from MDD(s) 4263 and/or 4277. Any waiver granted pursuant to this request will be in effect for requests made to the MDD PHA during a period not to exceed 12 months from the date of HUD approval.

O. 24 CFR part 985 (Section 8 Management Assessment Program (SEMAP)). Part 985 sets out the requirements by which section 8 tenant-based assistance programs are assessed. For an MDD PHA that has a fiscal year end of September 30, 2016, December 31, 2016, or March 31, 2017, HUD is willing to consider a request to carry forward the SEMAP score from the previous year.

P. Notice PIH 2012–10, Section 8(c) (Verification of the Social Security Number (SSN)). PHAs are required to transmit form HUD–50058 not later than 30 calendar days following receipt of an applicant's or participant's SSN documentation. HUD is willing to consider a request to extend this requirement to 90 calendar days, for a period not to exceed 12 months from the date of HUD approval.

IV. Notification and Expedited Waiver Process—Instructions

HUD has developed a checklist (Attachment A to this notice) that an MDD PHA must complete and submit in order to take advantage of the provisions identified in this notice and the expedited review of waiver requests. Each provision on the checklist indicates the documentation that must accompany the MDD PHA's submission. Each request for a waiver (Section 3 of the checklist) must include a good-cause justification stating why the particular waiver is needed for the PHA's relief and recovery efforts.

To complete the checklist, take the following steps:

1. Download the checklist to your computer, saving the document with the following filename: FR–5987–N–01.Your Agency's HA Code (*e.g.,* FR–5987–N–01.MI001).
2. Complete the section titled Information about Requesting Agency. This section must be complete. An official of the MDD PHA must sign where indicated. If the information about the requesting agency is incomplete or the checklist has not been signed, then the checklist will be returned without review.
3. Complete Sections 1, 2, and/or 3 of the checklist, as applicable, noting the documentation (if any) that accompanies each provision.
4. Address an email to both *Louisiana_Disaster_Relief@hud.gov* and your Field Office Public Housing Director. In the subject line, type ''Louisiana Disaster Relief.''
5. Attach the completed checklist to your email.
6. Click ''Send.''

Checklists and any supporting documentation or information must be submitted not later than January 26, 2017. Requests submitted after January 26, 2017 will not be considered, nor will HUD consider any waiver requests submitted to this email address that are unrelated to relief and recovery efforts.

IX. Finding of No Significant Impact

A Finding of No Significant Impact (FONSI) with respect to the environment has been made in accordance with HUD regulations at 24 CFR part 50, which implement section 102(2)(C) of the National Environmental Policy Act of 1969 (42 U.S.C. 4332(2)(C)). The FONSI is available for public inspection between 8 a.m. and 5 p.m. weekdays in the Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW., Room 10276, Washington, DC 20410–0500. Due to security measures at the HUD Headquarters building, an advance appointment to review the docket file must be scheduled by Calling the Regulations Division at 202–708–3055 (this is not a toll-free number). Hearing- or speech-impaired individuals may access this number through TTY by calling the Federal Relay Service at 800–877–8339 (this is a toll-free number).

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Dated: November 22, 2016.

Lourdes Castro Ramirez,

Principal Deputy Assistant, Secretary for Public and Indian Housing.

ATTACHMENT A

Relief from HUD Requirements Available to Public Housing Agencies to Assist with Recovery and Relief Efforts on Behalf of Families Affected by Severe Storms and Flooding in Louisiana

Federal Register Notice (FR–5987–N–01)

Information about Requesting Agency

NAME OF PHA:
PHA CODE:
Address:
City or Locality:
Parish:
Date of Submission: [may not be after **January 26, 2017].**

Signature of PHA Official: _____

Name/Title of PHA Official:
Phone number of PHA Official:

Section 1. Insert an ''X'' next to the applicable category (A, B, or C).

__**Category A: My agency is located in one of the parishes that received a Major Disaster Declaration on March 13, 2016 [MDD 4263].** Allen, Ascension, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Catahoula, Claiborne, De Soto, East Carroll, Franklin, Grant, Jackson, Lafourche, La Salle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, St. Helena, St. Tammany, Tangipahoa, Union, Vernon, Washington, Webster, West Carroll, Winn

__**Category B: My agency is located in one of the parishes that received a Major Disaster Declaration on August 14, 2016 [MDD 4277].** Acadia, Ascension, Avoyelles, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. James, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington, West Baton Rouge, West Feliciana

__**Category C: My agency is located in a parish that was designated a major disaster area under both MDD 4263 and 4277.** Ascension, Avoyelles, Livingston, St. Helena, St. Tammany, Tangipahoa, Washington

Section 2. Insert an ''X'' next to the applicable flexibilities.

An MDD PHA may adopt the flexibilities listed below.

__**A. 42 U.S.C. 1437g(j)(1) and (j)(5)(A) (Extension of deadline for obligation and expenditure of Capital Funds.).** (Office of Capital Improvements)

My agency requests that HUD extend the deadline for the obligation and expenditure of Capital Funds for an additional 12 months. We will maintain documentation substantiating the need for this extension.

__**B. 24 CFR 984.105 (Family Self-Sufficiency minimum program size).** (Housing Voucher Management and Operations; Public Housing Management and Occupancy)

My agency submits the certification required by 24 CFR 984.103 and will operate an FSS program that is smaller than the required program size for up to 24 months from December 12, 2016

__**C. 24 CFR 990.145(b) (Public housing dwelling units with approved vacancies).** (REAC—Public Housing Financial Management Division)

My agency requests HUD approval to treat certain public housing units in our inventory as approved vacancies. I have attached a project-by-project listing of the units for which this approval is requested. I understand that any units that remain vacant shall be considered approved vacancies only for a period not to exceed 12 months from the date of HUD approval.

Section 3. Insert an ''X'' next to the applicable waiver requests.

An MDD PHA may request a waiver of a HUD requirement listed below or of any other HUD requirement and receive expedited review of the request, as long as the MDD PHA demonstrates that the waiver is needed for relief and recovery purposes. Each request must include a good-cause justification for the particular waiver, documenting why the waiver is needed for such purposes. No requested waiver may be implemented unless and until written approval from HUD has been obtained.

__**A. 24 CFR 5.512(d) (Verification of eligible immigration status; Secondary verification).** (Housing Voucher Management and Operations; Public Housing Management and Occupancy)

My agency requests a waiver of 24 CFR 5.512(d) to extend the timeframe for secondary verification requests to Immigration and Customs Enforcement from 30 to 90 days. I understand that, if approved, this waiver will be in effect for a period not to exceed 12 months from the date of HUD approval.

__**B. 24 CFR 5.801(c) and 5.801(d)(1) (Uniform financial reporting standards; Filing of financial reports; Reporting compliance dates).** (REAC)

My agency requests a waiver of 24 CFR 5.801(c) to extend the deadline for reporting of financial information by 180 days and of 24 CFR 5.801(d)(1) to extend the reporting deadlines for unaudited financial statements by 180 days and audited financial statements by 4 months. My PHA has a fiscal year end of 9/30/16, 12/31/16, or 3/31/17.

__**C. 24 CFR 902 (Public Housing Assessment System).** (REAC)

My agency requests a waiver of the inspection and scoring of public housing projects, as required under 24 CFR 902. My agency has a fiscal year end of 6/30/16, 9/30/16, 12/13/16, or 3/31/17.

__**D. 24 CFR 905.322(b) (Fiscal closeout)** (Office of Capital Improvements)

My agency requests a waiver of 24 CFR 905.322(b) to extend the deadline for submission of the Actual Development Cost Certificate and the Actual Modernization Cost Certificate by 12 months.

__**E. 24 CFR 905.314(b)–(c) (Cost and other limitations; Maximum project cost; TDC limit).** (Office of Capital Improvements)

My agency requests a waiver of 24 CFR 905.314(b)–(c), which establish the calculation of maximum project cost and total development cost limits for the Capital Fund program. I understand that this waiver is in effect only until such time as 2017 TDC limits have been published.

__**F. 24 CFR 905.314(j) (Cost and other limitations; Types of labor)** (Office of Capital Improvements)

My agency requests a waiver of 24 CFR 904.314(j) to allow for the use of force account labor for modernization activities even if this activity has not been included in our agency's 5-Year Action Plan. I understand that this waiver will be in effect for a period not to exceed 12 months from the date of HUD approval.

__**G. 24 CFR 905.400(i)(5) (Capital Fund Formula; Limitation of Replacement Housing Funds to New Development)** (Office of Capital Improvements)

My agency requests a waiver of 24 CFR 905.400(i)(5) to allow for the use of Capital Fund Replacement Housing Factor grants with undisbursed balances for public housing modernization. I understand that this waiver will be in effect only for funds obligated within 12 months from the date of HUD approval.

__**H. 24 CFR 960.202(c) (Tenant selection policies) and 24 CFR 982.54(a) (Administrative plan).** (Housing Voucher Management and Operations; Public Housing Management and Occupancy)

My agency requests a waiver of 24 CFR 960.202(c) and/or 24 CFR 982.54(a) so that our public housing tenant selection policies and section 8 administrative plan may be revised on a temporary basis, without formal approval, to address circumstances unique to relief and recovery efforts. I have attached documentation that our Board of Commissioners or an authorized PHA official supports the waiver request. I have also attached documentation identifying the temporary revisions. The adoption of these revisions does not constitute a significant amendment to our PHA plan, nor does state law prevent us from adopting the revisions without formal approval. I understand that these revisions will be in effect for a period not to exceed 12 months from the date of HUD's approval.

__**I. 24 CFR 965.302 (REQUIREMENTS FOR ENERGY AUDITS).** (Public Housing Management and Occupancy)

My agency requests a waiver of 24 CFR 965.302 to provide us with an additional 12 months after December 31, 2016, to complete our audits.

__**J. 24 CFR 982.206(A)(2) (WAITING LIST; OPENING AND CLOSING; PUBLIC NOTICE).** (Housing Voucher Management and Operations)

My agency requests a waiver of 24 CFR 982.206(a)(2) so that we can provide public notice of the opening of our waiting list via our Web site, at any of our offices, and/or in

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a voice-mail message in lieu of providing notice in a local newspaper of general circulation. I understand that this waiver is in effect for a period not to exceed 12 months from the date of HUD approval.

__**K. 24 CFR 982.503(C) (HUD APPROVAL OF EXCEPTION PAYMENT STANDARD AMOUNT).** (Housing Voucher Management and Operations)

My agency requests to establish an exception payment standard amount that is higher than 110 percent of the published fair market rent (FMR). I have attached our proposed emergency exception payment standard schedule, which shows both the dollar amounts requested and those amounts as a percentage of the FMRs in effect at the time of the request. I understand that any approved exception payment standard will remain in effect until such time as HUD revises the FMRs for the area. I also understand that increased per-family costs resulting from the use of such exception payment standard may result in a reduction in the number of families assisted or may require my agency to adopt other cost-saving measures.

__**L. 24 CFR 982.401(D) (HOUSING QUALITY STANDARDS; SPACE AND SECURITY).** (Housing Voucher Management and Operations)

My agency requests a waiver of 24 CFR 982.401(d) so that we may allow families to occupy units that are smaller than our occupancy standards would otherwise dictate. I understand that this waiver is in effect only for HAPs entered into during the 12-month period following the date of HUD approval, and then only with the written consent of the family.

__**M. 24 CFR 982.633(A) (OCCUPANCY OF HOME).** (Housing Voucher Management and Operations)

My agency requests a waiver of 24 CFR 982.633(a) so that we may continue HAP for homeownership for families displaced from their homes if needed to comply with mortgage terms or make necessary repairs. We have determined that the family is not receiving assistance from another source. I understand that such payments must cease if the family remains absent from their home for more than 180 consecutive calendar days.

__**N. 24 CFR 984.303(D) (CONTRACT OF PARTICIPATION; CONTRACT EXTENSION).** (Public Housing Management and Occupancy; Housing Voucher Management and Operations)

My agency requests a waiver of 24 CFR 984.303(d) so that a family's contract of participation may be extended for up to 3 years. I understand that such extensions may be made only during the 12-month period following the date of HUD approval.

__**O. 24 CFR 985.101(A) (SECTION 8 MANAGEMENT ASSESSMENT PROGRAM (SEMAP)).** (Housing Voucher Management and Operations)

My agency requests a waiver of 24 CFR 985.101(a) so that our SEMAP score from the previous year may be carried over. My agency has a fiscal year end of 9/30/16, 12/31/16, or 3/31/17.

__**P. NOTICE PIH 2012–10, SECTION 8(C) (VERIFICATION OF THE SOCIAL SECURITY NUMBER (SSN))** (REAC)

My agency requests a waiver of section 8(c) of Notice PIH 2012–10 to allow for the submission of Form HUD–50058 90 calendars days from receipt of an applicant's or participant's SSN documentation. I understand that this waiver will be in effect for a period not to exceed 12 months from the date of HUD approval.

__**Q. WAIVERS NOT IDENTIFIED IN FR–5987–N–01.**

My agency seeks waivers of the HUD requirements listed below. I have included documentation justifying the need for the waivers.

Regulation	Description
Example: 24 CFR 982.54	Example: A waiver of this regulation will facilitate our agency's capacity to participate in relief and recovery efforts by. . .

[FR Doc. 2016–29642 Filed 12–9–16; 8:45 am]
BILLING CODE 4210–67–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–5982–D–01]

Delegation of Authority for the Office of Lead Hazard Control and Healthy Homes

AGENCY: Office of the Secretary, HUD.

ACTION: Notice of Delegation of Authority.

SUMMARY: Under the Residential Lead-Based Paint Hazard Reduction Act of 1992, the Office of Lead Hazard Control and Healthy Homes (OLHCHH) is authorized to develop, demonstrate, and promote measures to correct lead-based paint-related health and safety hazards in the home environment that affect children, particularly of low-income families. In this notice, the Secretary delegates to the Director of OLHCHH, all authority pursuant to the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, sections 501 and 502 of the Housing and Urban Development Act of 1970, and authorizing legislation pertaining to lead hazard control and healthy homes contained within annual appropriations acts, for matters pertaining to lead hazard control and healthy homes. This includes oversight and enforcement of the Lead Disclosure Rule as well as oversight of the Lead Safe Housing Rule for all HUD programs and enforcement of the Lead Safe Housing Rule for Multifamily Housing programs, the Single Family Asset Management program, and Public and Indian Housing (PIH) programs. PIH enforcement actions include coordination with the appropriate PIH field office.

DATES: *Effective Date:* November 28, 2016.

FOR FURTHER INFORMATION CONTACT: Karen Griego, Program Environmental Clearance Officer, OLHCHH, Department of Housing and Urban Development, 500 Gold Avenue SW., Suite 7301, P.O. Box 906, Albuquerque, NM 87103–0906, telephone number (505) 346–6462 (this is not a toll-free number). Persons with hearing- or speech-impairments may access this number through TTY by calling the toll-free Federal Relay Service at 1–800–877–8339.

SUPPLEMENTARY INFORMATION: OLHCHH was created by the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act of 1992 (Pub. L. 102–139, October 28, 1991). Under the Residential Lead-Based Paint Hazard Reduction Act of 1992, OLHCHH is authorized to develop, demonstrate, and promote measures to correct lead-based paint related health and safety hazards in the home environment that affect children, particularly of low-income families.

AMERICAN OVERSIGHT

From: Walls, Lorraine D
Sent: 14 Sep 2017 21:34:00 +0000
To: reynaro@bmtha.org;Hawkins, Regenia Y
Cc: Van Duyne, Beth A;Wickes, Donna L;Pohler, David G;whiteje@bmtha.org;Joe Guillory;Allison Landrum;Ashleigh Price
Subject: RE: For Your Consideration

Robert,

Thanks for calling and discussing your concerns today. As mentioned, we all await the 'system.' Please give your team our best and thank them for their 'over and beyond' Harvey client services.

Respectfully,
Lorraine

Lorraine Walls | Director
Houston Office of Public Housing
U.S. Department of Housing and Urban Development
1301 Fannin, Suite 2200
Houston, TX 77002
Phone: (713) 718-3214

The information transmitted is intended only for person(s) or entity to which it is addressed and may contain confidential and/or privileged material. Any review, re-transmission, dissemination or other use of, or taking action in reliance upon the information by persons other than the intended recipients, including cc's is prohibited. If you receive this in error, please contact Lorraine.d.walls@hud.gov and delete the material from any computer.

From: Robert Reyna [mailto:reynaro@bmtha.org]
Sent: Thursday, September 14, 2017 2:13 PM
To: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>
Cc: Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Wickes, Donna L <DONNA.L.WICKES@hud.gov>; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Pohler, David G <David.G.Pohler@hud.gov>; whiteje@bmtha.org; Joe Guillory <cc01@bmtha.org>; Allison Landrum <landrumal@bmtha.org>; Ashleigh Price <hr@bmtha.org>
Subject: For Your Consideration
Importance: High

Regina,

This morning you were asking if anyone had any additional suggestions to help us deal with the aftermath of the hurricanes? I submit the following to you for your consideration or to forward to HUD Central staff for their immediate consideration. Based upon the depth and breadth of damage caused by both Hurricanes Harvey and Irma, do we know if HUD Washington has any

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intentions of issuing a Waiver Notice of Statutory or Regulatory program requirements such as were issued immediately following Hurricane Rita?

I have attached the FR Notice issued by HUD along with the subsequent Waiver Checklist sent out to affected PHAs immediately after Rita. Such Regulatory Suspension Notifications and Waiver Requests for PIH Participants in Hurricanes Harvey and Irma Declared and non-Declared Disaster Areas would be immensely beneficial to PHAs currently trying to simply deal with the aftermath of both these two hurricanes.

Thank you for your consideration.

Robert L. Reyna, Executive Director
Housing Authority of the City of Beaumont
1890 Laurel St.
Beaumont, Texas 77701
Office: 409.951.7204
Fax: 409.951.7275
www.bmtha.org

AMERICAN OVERSIGHT

From: Troy Broussard
Sent: 29 Aug 2017 14:19:35 +0000
To: Wickes, Donna L;Gunsolley, Tory
Cc: Hawkins, Regenia Y;Walls, Lorraine D;Mona Purgason;Van Duyne, Beth A;Tappert, Glenn A;Hebert, Tony X
Subject: RE: Hurricane Harvey Update

Sounds good.

-----Original Message-----
From: Wickes, Donna L [mailto:DONNA.L.WICKES@hud.gov]
Sent: Tuesday, August 29, 2017 9:00 AM
To: Gunsolley, Tory <TGunsolley@housingforhouston.com>
Cc: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>; Troy Broussard <tbroussard@dhadal.com>; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Mona Purgason <ded@ghatx.org>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Tappert, Glenn A <Glenn.A.Tappert@hud.gov>; Hebert, Tony X <Tony.X.Hebert@hud.gov>
Subject: RE: Hurricane Harvey Update

Regenia will setup a call for 10:00 today to discuss the availability of the vouchers vs. PH units and the risks associated with the vouchers and lack of landlords. PH units are really the best option.

Just to correct that Galveston is only airlifting residents and no tenants at this time. They have received minimal damage which is amazing!!!!

Thank you for everyone's help!
Donna
(405) 365-9673

-----Original Message-----
From: Gunsolley, Tory [mailto:TGunsolley@housingforhouston.com]
Sent: Tuesday, August 29, 2017 8:40 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov>
Cc: Hawkins, Regenia Y <Regenia.Y.Hawkins@hud.gov>; tbroussard@dhadal.com; Walls, Lorraine D <lorraine.d.walls@hud.gov>; Mona Purgason <ded@ghatx.org>; Van Duyne, Beth A <Beth.A.VanDuyne@hud.gov>; Tappert, Glenn A <Glenn.A.Tappert@hud.gov>; Hebert, Tony X <Tony.X.Hebert@hud.gov>
Subject: Re: Hurricane Harvey Update

I could do a 10:00 call I'm driving now and not sure how long it will take

Sent from my iPhone

On Aug 29, 2017, at 8:20 AM, Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>> wrote:

Troy –

I talked with Tony Herbert a little bit ago about the process as we get shelters and staff in place.

Please go ahead and issue vouchers to those that have registered with FEMA and have a FEMA number and qualify.

I have copied Mona Purgason as we heard that GHA is airlifting tenants to a Dallas Shelter.

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I know that Tory has placed HHA residents in the Houston Shelter, so not sure of how many have left for Dallas.

Let us know how we can further work through this process. Will you have any staff that heads out to the Dallas shelter to start to work with residents? We can setup a call this morning to work through the process … my cell phone is (b)(6).
Thank you again for your support!

thanks!
Donna

From: Hawkins, Regenia Y
Sent: Tuesday, August 29, 2017 7:28 AM
To: Wickes, Donna L <DONNA.L.WICKES@hud.gov<mailto:DONNA.L.WICKES@hud.gov>>
Subject: Fwd: Hurricane Harvey Update

Sent from my iPhone

Begin forwarded message:
From: Troy Broussard <tbroussard@dhadal.com<mailto:tbroussard@dhadal.com>>
Date: August 28, 2017 at 5:56:02 PM CDT
To: "Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>"
<Beth.A.VanDuyne@hud.gov<mailto:Beth.A.VanDuyne@hud.gov>>, "Hawkins, Regenia Y
(Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>)"
<Regenia.Y.Hawkins@hud.gov<mailto:Regenia.Y.Hawkins@hud.gov>>
Subject: FW: Hurricane Harvey Update
Beth & Regina,
Just an FYI below is communication I shared with staff earlier today. Regina as we discussed we are starting to get families contacting us directly seeking services. At this point we have referred families to the FEMA website and locally to the Kay Bailey Hutchison Convention Center for service options. We stand ready to assist those families in need of housing options and await your technical guidance on how best we deliver our program services. I have also outreached to Tory at Houston Housing Authority but I know he is extremely busy. If you can let us know who and how many current Houston Housing Authority public housing residents we can begin to pull those families from the local shelters. With regards to voucher issuance we can provide the vouchers but the challenge will be finding landlords with vacancies. Let me know what I can do to be a resource for you.

Best Regards,
Troy

From: Troy Broussard
Sent: Monday, August 28, 2017 3:57 PM
To: All Employees <All_DHA_Employees@dhadal.com<mailto:All_DHA_Employees@dhadal.com>>
Cc: David_Zappasodi@dhadal.com<mailto:David_Zappasodi@dhadal.com>
Subject: Hurricane Harvey Update

Team,
As you all know our neighbors in South-east Texas are suffering from the devastating initial impact and subsequent on-going aftermath of Hurricane Harvey. Many of those families impacted will be traveling to

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the DFW area. Over the past two days, we have been in contact with Houston Housing Authority, City of Dallas and HUD officials to discuss how we may best assist.

At the current moment, we have informed HUD that we may be a resource in terms of vacant public/assisted housing units as well as the issuance of vouchers. We have approximately 250 vacant units in our portfolio and a significant number of potential vouchers. For our public/assisted units, I have authorized an indefinite suspension of offers from our waiting lists in anticipation of the need to provide units for Hurricane Harvey displaced. With regards to the voucher program, we have informed HUD the issuance of the voucher is not a problem but a problem will be the availability of units in the market. I have asked if HUD and/or FEMA will provide financial incentives for property owners to make units available. HUD is currently researching this issue.

What to do if you get families calling/visiting our office seeking assistance. At this time please provide the following assistance:

* Have them contact FEMA directly to complete any necessary registration via website (link below):

* https://www.fema.gov/hurricane-harvey?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster

* If they have relocated to DFW and don't have a place to stay refer them to Dallas Kay Bailey Hutchins Convention Center and/or call 311:

* Dallas Convention Center, 650 S Griffin St, Dallas, TX 75202, is a shelter center with resources for Hurricane Harvey families

DHA will announce what type and how Hurricane Harvey families may apply for housing assistance in the near future as we learn more details from HUD and FEMA.

Thanks team, we learned a lot from our experience with Katrina and we will be well prepared when we get the call to deploy our services.

Troy

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From: (b)(6)
Sent: 18 Oct 2017 20:55:53 +0000
To: Van Duyne, Beth A;Ramon, Nicolas;Campbell, Patricia A;Hudman, Scott C;Fournier, Diane J;Bradley, Leslie Ann;Borrego, Carlos C;Davila-Lopez, Chrystn K;Prater, Gail;Storms, David A;(b)(6)
Cc:
fbi.victimassistance@ic.fbi.gov;lasvegas@ic.fbi.gov;john.giordani@clarkcountyda.com;steven.wolfson@clarkcountyda.com;Jennifer.Garcia@clarkcountyda.com;miami@ic.fbi.gov;tampa.division@ic.fbi.gov;jacksonville@ic.fbi.gov;boston@ic.fbi.gov;newhaven@ic.fbi.gov;mvt@tarrantcounty.com;Betsy.Price@fortworthtexas.gov;policemedia@fortworthtexas.gov;ireport@cnn.com;firstperson@msnbc.com;FWPD_InternalAffairs@fortworthtexas.gov;limsupport@nbcuni.com;vpos.dfw@nbcuni.com;vpos.ny@nbcuni.com;vpos.la@nbcuni.com;vpos.chi@nbcuni.com;vpos.phi@nbcuni.com;vpos.bay@nbcuni.com;vpos.wsh@nbcuni.com;Annie.Peters@nbcuni.com;vpos.mia@nbcuni.com;vpos.sd@nbcuni.com;vpos.ct@nbcuni.com;svp.strategic@nbcuni.com;vpos.digital@nbcuni.com;vp.integrations@nbcuni.com;vpos.sports@nbcuni.com;(b)(6)
(b)(6)roche@usna.edu;richard.hudock@turner.com;richard.myrus@usdoj.gov;Richard.A.Rocha@ice.dhs.gov;Richard.W.Sanders@uscga.edu;info@dallaspa.org(b)(6)
(b)(6)
(b)(6) apd@abilenetx.com;stan.standridge@abilenetx.com;apd@abilenetx.com;animalservices@arlingtontx.gov;buildinginspections@arlingtontx.gov;code@arlingtontx.gov;PlanningDevelopment@arlingtontx.gov;accinfo@arlingtontx.gov;health@arlingtontx.gov;butch.boninе@arlingtontx.gov;finance@arlingtontx.gov;fire@arlingtontx.gov;recycling@arlingtontx.gov;Darrell.Strange@arlingtontx.gov;transportation@arlingtontx.gov;housing@arlingtontx.gov;Jay.Warren@arlingtontx.gov;parksdepartment@arlingtontx.gov;policeadmin@arlingtontx.gov;publicworks@arlingtontx.gov;purch@arlingtontx.gov;water@arlingtontx.gov;openrecords@tarrantcountytx.gov;sarah.fullenwider@fortworthtexas.gov;christopher.austria@fortworthtexas.gov;doug.black@fortworthtexas.gov;laetitia.brown@fortworthtexas.gov;stephen.cumbie@fortworthtexas.gov;elizabeth.dierdorf@fortworthtexas.gov;holly.dozier@fortworthtexas.gov;william.durkin@fortworthtexas.gov;harvey.frye@fortworthtexas.gov;vicki.ganske@fortworthtexas.gov;leann.guzman@fortworthtexas.gov;royce.hansen@fortworthtexas.gov;melanie.houston@fortworthtexas.gov;kelly.madrid@fortworthtexas.gov;richard.mccracken@fortworthtexas.gov;Denis.McElroy@fortworthtexas.gov;Denise_Watson@dcd.uscourts.gov;Daniel.Bogden@usdoj.gov;Daniel.E.Zytnick@usdoj.gov;carolyn.mcfatridge@fortworthtexas.gov;paige.mebane@fortworthtexas.gov;Chris.Mosley@fortworthtexas.gov;matthew.murray@fortworthtexas.gov;matthew.kirsch@usdoj.gov;joann.pate@fortworthtexas.gov;usms.foia@usdoj.gov;usms.wanted@usdoj.gov;us.marshals@usdoj.gov;mleal@scottsdaleaz.gov;Gerald.pruitt@fortworthtexas.gov;trey.qualls@fortworthtexas.gov;melinda.ramos@fortworthtexas.gov;christa.reynolds@fortworthtexas.gov;benjamin.sampract@fortworthtexas.gov;charlene.sanders@fortworthtexas.gov;siang.sang@fortworthtexas.gov;jessica.sangsvang@fortworthtexas.gov;loretta.stone@fortworthtexas.gov;john.strong@fortworthtexas.gov;Christopher.Troutt@fortworthtexas.gov;Peter.Vaky@fortworthtexas.gov;tyler.wallach@fortworthtexas.gov;lynn.winter@fortworthtexas.gov;metersets@scgov.net;licensing@scgov.net;srqsher@scgov.net;news@mysuncoast.com;wwsbsales@mysuncoast.com;(b)(6)
(b)(6)
(b)(6) kagilliam@tarrantcounty.com;wendy.wood@desertparkway.com;(b)(6)
(b)(6) damon.taaffe@usdoj.gov;mike.thiel@usdoj.gov;tim.simmons@usdoj.gov;(b)(6)
(b)(6)
Subject: (b)(6) and I Had Contemplated Filing a Lawsuit Against the

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Library for and Town of WHITE SETTLEMENT, Texas in Tarrant County Because Its Name is Offensive to African-Americans and Hispanics (Like Confederate Statues of PGT Beauregard)!
Attachments: Grammys 1.jpg, Grammys 2.jpg, Grammys 3.jpg, Grammys 4.jpg, Grammys 5.jpg, Grammys 6.jpg, Grammys 7.jpg, Grammys 8.jpg, Grammys 9.jpg, Grammys 10.jpg

Dear Ms. Beth A. VanDuyne:

(b)(6) and I ((b)(6)) have been told by various Housing Authority employees that she can add me ((b)(6) (b)(6)) if she gets a note from her doctor or psychiatrist that she can not live alone due to fear of a stalker causing her (b)(6) . As such, (b)(6) and I will be working on getting a note from her doctor that she needs to add me to her lease because of her psychiatric issues caused due to stress from a stalker. Based on (b)(6) 's understanding, she can also get a Housing Choice Voucher (HCV) for a two- or three-bedroom apartment. (b)(6) has been told that she might be able to transfer her Housing Assistance Payments (HAP) and Housing Choice Voucher (HCV) from Tarrant County Housing Authority to perhaps Fort Worth Housing Authority (even though these two separate housing authorities might be in the same jurisdiction). (b)(6) understands that she is able to add me to her lease according to the applicable provisions and/or regulations

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promulgated by both the Tarrant County Housing Authority and Fort Worth Housing Authority. Accordingly, (b)(6) understands that she does not have to go through the process associated with the Enterprise Income Verification System (EIV) although she might have to get an award letter for me from the Social Security Administration (SSA). With regards to another matter, (b)(6) (b)(6) and I ran into an issue involving potential racial discrimination at the White Settlement Library in White Settlement, Texas. You will see that I had to file a lawsuit in Florida against a library based on similar discrimination:

(b)(6)



(b)(6)

dockets.justia.com

Other Civil Rights case filed on March 6, 2014 in the Florida Middle District Court

If you have any questions, comments, or concerns, then please do not hesitate to contact

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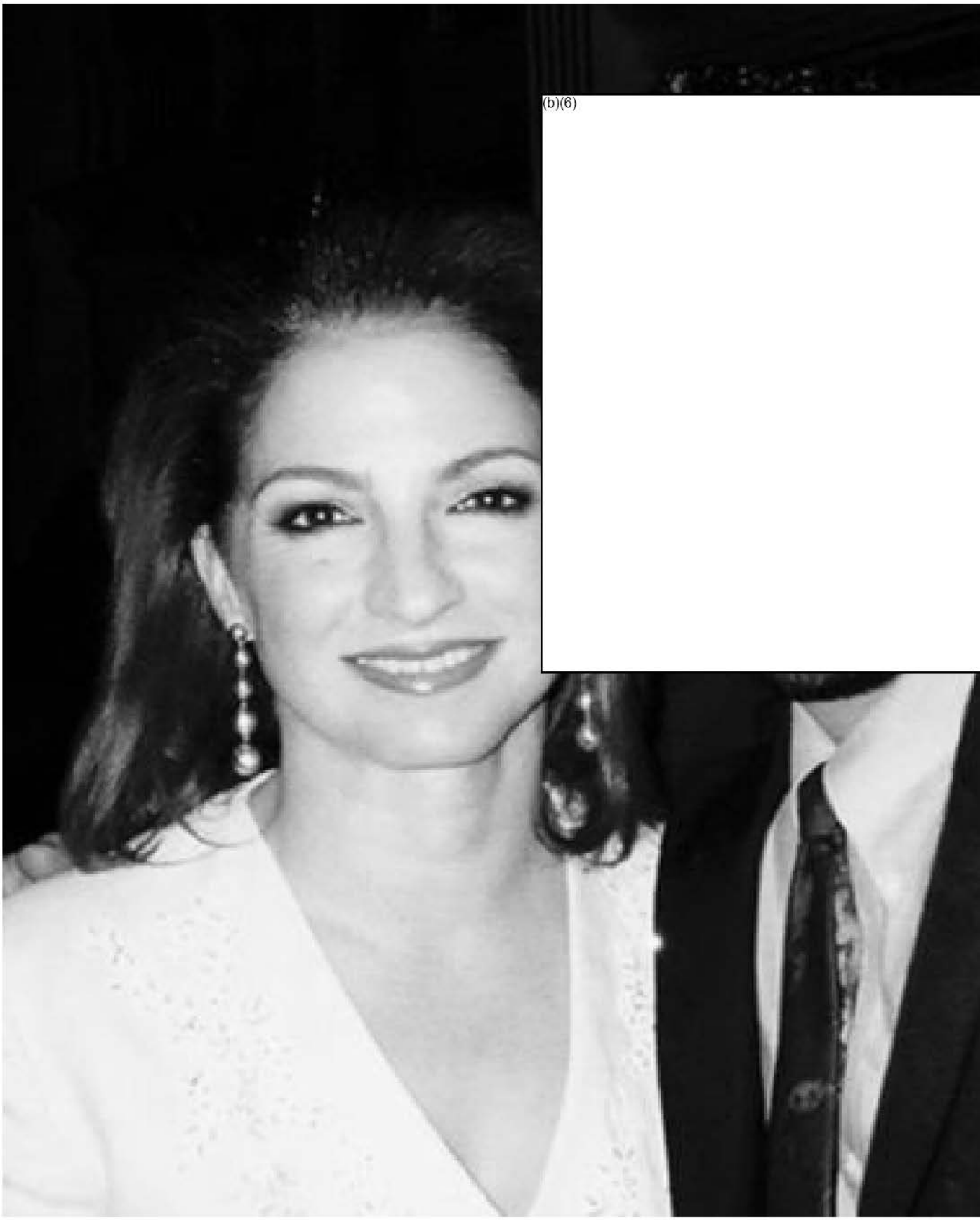
me ([redacted]) at [redacted] or [redacted] at [redacted]. Thank you, and I look forward to hearing from you soon.

Cordially Yours,

[redacted]

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-3000

OFFICE OF ADMINISTRATION

August 30, 2019

Mr. Austin R. Evers
Executive Director
American Oversight
1030 15th Street, NW
Suite B255
Washington, DC 20005

RE: Freedom of Information Act Request
FOIA Control No.: 17-FI-HQ-02081

Dear Mr. Evers:

This letter is the sixth interim response to your Freedom of Information Act (FOIA) request dated and received on September 12, 2017. This FOIA request is currently the subject of litigation you filed in U.S. District Court for the District of Columbia, *American Oversight v. HUD***,** Civil Action No. 18-0512. You asked for copies of the following Department of Housing and Urban Development records:

All emails sent or received (including carbon copies or blind carbon copies) from January 20, 2017, to the date the search is conducted, by the individuals listed below and any individual using a non-government address (that is, an address ending in a domain extension other than .gov, such as .com, .edu, .net, .org). Emails to or from a personal email address, including emails forwarding otherwise responsive records, are responsive to this request.

- Beth van Duyne
- John Gibbs
- Christopher Bourne
- Lynne Patton

Your request is granted in part. The Department has processed an additional 505 pages of the search results for this request and is releasing the pages deemed responsive. Enclosed is the second set of Christopher Bourne's emails. I am withholding cell phone numbers, home phone numbers, personal email addresses, passcodes, personal medical information, and images of private individuals' faces under Exemption 6 of the FOIA, because release of such information would constitute an unwarranted invasion of personal privacy. The interest of the general public in reviewing these portions of government documents does not outweigh the individuals' right to privacy.

Previous interim releases were sent on the following dates, with corresponding page counts listed:

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- November 30, 2018 — 506 pages
- April 30, 2019 — 503 pages
- May 31, 2019 —513 pages
- June 28, 2019 — 522 pages
- August 1, 2019 — 559 pages

The Department is continuing to review records that may be responsive to your request. Additional interim responses may be provided as this review progresses. At the completion of this review, a final response letter will be provided.

For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personal information, such as home address, telephone number, or Social Security number, all of which are protected from disclosure under FOIA Exemption 6.

If you have questions regarding your request, please contact Assistant United States Attorney Daniel Schaefer at (202) 252-2531 or Daniel.Schaefer@usdoj.gov. Thank you for your interest in the Department's programs and policies.

Sincerely,

Ethan Bodell

Ethan G. Bodell, Esq.
Government Information Specialist
Freedom of Information Act Branch
Office of the Executive Secretariat

Enclosures

AMERICAN OVERSIGHT

From: tammie@together-consulting.com
Sent: 19 Sep 2017 16:46:06 -0400
To: Carmeisha White
Cc: angermeier@upstatewib.org;Allen C. Smith, IOM, CCE;athompson@cityofspartanburg.org;Betsy Claire Neely;bharkrader@spartanburgcounty.org;brendan@sccommunityloanfund.org;Bourne, Christopher M;Cassie Lioyd;cmcintyre@cityofspartanburg.org;csexton@hubcityfm.org;cstory@cityofspartanburg.org; (b)(6) DDowden@homesofhope.org;Deborah McKetty;doglesby@homesofhope.org;dtrawlins@vcom.vt.edu;Ed Memmott;Gene Jackson;Harriet.Davis@fluor.com;hperez@myrhc.org;jacksonr@sccsc.edu;JeffersonBF@wofford.edu;jevins@spartanarts.org;jgibson@hubcityfm.org;jhipp@spartanburgcounty.org;Johnikin White;jp@bvidevelopment.com;jpfeisal@srhs.com;Jtidmore@spartanburgchamber.com;junius502@bellsouth.net;kaywoodward@ymail.com;KATHLEEN BRADY;kdunleavy@maryblackfoundation.org;kgray@maryblackfoundation.org;khill@cityofspartanburg.org;koneill@spartanburgcounty.org (b)(6) ;lcamp@srhs.com;Lillian Criscione (b)(6) ; (b)(6) ;McPhailPC@wofford.edu;Mitch Kennedy;mvaughn@carolinas.vcom.edu;Nswanson@maryblackfoundation.org;PHogan@spart7.org;psmith@vcom.vt.edu;pstephenson@uwpiedmont.org; (b)(6) ;Toby Earl;RWBooker@spart7.org;rweber@integralsg.com;SWise@fbs.org;tbates@shasc.org;thanna@spcf.org;thendrix@cffcu.org;VForsberg@fbs.org; (b)(6) ;WRoss@pcasp.org;Eric McDonald;Erica Brown;Hilary Lewis;Jessica Holcomb;john perry;Kathy Rivers;Kowalski, Timothy;Lekesa Whitner;Liberty Canzater;Mohamed Djerdjouri;Monier Abusaft;Pierre Salmons;Sally Jeter;leadership@naacpspartanburg.org
Subject: Re: NDG Advisory Committee Meeting Reminder: Sept. 20th

Hello Everyone,

Just a Reminder we'll see you tomorrow at 446 Brawley The Bridge at Green Street for our Advisory Committee Meeting! Thanks Tammie

> On Sep 13, 2017, at 1:04 PM, Carmeisha White <carmeisha@spartanburgndg.com> wrote:
>
> Hello All:
>
> Happy Wednesday! The Advisory Committee Meeting will be **Wednesday, September 20th, from 8:30 - 9:30 am**. It will be held at the Bridge at Green St. located at 446 Brawley Street, Spartanburg, SC 29303.
>
> The agenda for the meeting will follow. Please rsvp by replying to this email.
>
> Thank you so much! We look forward to seeing you there!

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Best,

Carmeisha

--

Carmeisha White
Executive Administrator | Northside Development Group
C (b)(6) | O 864-598-0097 | www.spartanburgndg.com
698 Howard Street, Spartanburg, SC 29303
P.O. Box 3362, Spartanburg, SC 29304

AMERICAN OVERSIGHT

From: James Harbison
Sent: 18 Sep 2017 13:51:26 +0000
To: Bourne, Christopher M
Cc: Mitchell, Sernorma L;Jean Merkle
Subject: RE: Slides from Monday

Chris,

I've ccd HUD's local FPM senior rep, Sernorma Mitchell. Sernorma and I speak or meet at least weekly and she will be the person I'll request help from to coordinate a VTC at the HUD office.

Since I was out with [(b)(6)] last week, she and I have not yet had the chance to go over our discussion last week. On Sept 7th, she sponsored a regional HUD senior leaders conference where I gave them essentially the same presentation you and I went through.

Looking forward to our VTC,
Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Monday, September 18, 2017 6:00 AM
To: James Harbison
Subject: Re: Slides from Monday

I'm so glad things worked out. I'll pass the presentation to folks today and get back to you with a couple of proposed time slots. Looks like you'll have to use the VTC at HUD Nashville, but I suspect you still have a contact or two there...
S/F

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(202) 710-0936 (mobile)

On Sep 15, 2017, at 18:30, James Harbison <jharbison@Nashville-MDHA.org> wrote:

> Chris,
>
> Thanks for your prayers and thoughts on my [(b)(6)]
>
> Slides from Monday attached as well as a brief description from our internal newsletter of a few of our other ongoing activities in support of resident opportunity.
>
> If I understand Dr. Carson's Envision Center concept from our conversation Monday, my sense is that our partnerships with Sanderling Healthcare, the Martha O'Bryan Center and

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others are close to meeting his intent. We are providing a large range of services in one location for job training, after school tutoring, adult and junior mentorship, internship, financial empowerment and counselling, high speed internet access, and many other opportunities.

The link to a recent media coverage of our public- private partnership Dialysis Center: http://www.srs-usa.com/video.html. Our principal partner in Sanderling is Dr. Jerome Tannenbaum MD PhD, a nephrologist here in Nashville. I'm certain he would welcome a conversation with Dr. Carson on how to expand the resident LPN Patient Care Technician, micro clinic dialysis and in home dialysis program we have here to other public housing agencies in public – private partnerships.

I've also attached some previous correspondence as background info. We hope that the Secretary/Dr. Carson may be able to visit MDHA and Nashville - fully understanding the complexity of coordinating senior leader schedules.

Thanks again for your prayers and Semper Fi,

Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412
Mobile: 615-319-6187

<HUD Policy Development and Research Sept 2017.pptx>

<MDHA News (to HUD Sept 17).docx>

<MDHA Invite to Carson for Dialysis Clinic Opening.pdf>

<MDHA Nashville Invitation to Dr. Carson Jan 2017.pdf>

<MDHA Invitation to Secretary Carson March 2017.pdf>

****
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From: Lal Benitah
Sent: 9 Nov 2017 17:34:02 -0500
To: Levell (Ctr), Leah V
Cc: Emily M. Dickens, Esq.;Government Affairs;Bourne, Christopher M
Subject: Re: HUD HBCU Initiative

Good afternoon Ms. Le'Vell,

Thank you for your e-mail. I would like to schedule a 30-minute phone call between you and our Government Relations Directors Sean Burns and Ray Anderson. Please see their availability for next week below:

Tuesday, November 14 - 11:00am to 3:00pm
Wednesday, November 15 - 11:00am to 3:00pm
Thursday, November 16 - 2:00pm to 3:00pm
Friday, November 17 - 3:00pm to 5:00pm

I am looking forward to hearing from you regarding your availability and wishing you a great long weekend.

Best regards,

Lal

On Thu, Nov 9, 2017 at 4:44 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

> Hello Emily and Government Relations team,
>
> At this stage of the process, we are in data collecting mode. I could do a call next week or meet in person. To give you all a small insight of what we need is to know the current state of HBCU's such as enrollment, strengths, weaknesses, ect. and how HUD can help. Please let me know which days/times work for you all.
>
> Best,
>
> Leah Le'Vell

AMERICAN OVERSIGHT

Communications Director

Office of Chief Information Officer (OCIO)

U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

From: Emily M. Dickens, Esq. [mailto:emily.dickens@tmcf.org]
Sent: Thursday, November 09, 2017 2:53 PM
To: Levell (Ctr), Leah V <Leah.V.Levell@hud.gov>
Cc: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Government Affairs <governmentrelations@tmcf.org>
Subject: Re: HUD HBCU Initiative

Leah,

Thanks so much for contacting me. Yes, we would definitely be interested in working with HUD. I have copied the members of our government relations team on this note. Would you like to schedule a call or in-person meeting soon?

Emily

Emily M. Dickens, Esq.

Senior Vice President, General Counsel and Chief Relationship Officer

Thurgood Marshall College Fund

202-507-4853 | **tmcf.org**



AMERICAN OVERSIGHT

On Thu, Nov 9, 2017 at 2:33 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

Good afternoon Emily,

I hope you are doing well and are recovered from LI and the Gala! I wanted to connect you with Christopher Bourne who is the Senior Policy Advisor here at HUD leading HUD's Annual Plan for the White House HBCU Initiative. I mentioned to Chris, when I was at the White House, TMCF had been instrumental in collaborating with the White House on the content of the executive order. It would be great to have similar collaboration with you all here at HUD as it is important to the Secretary that HUD can help increase the capacity of HBCUs.

Best,

Leah Le'Vell

Communications Director

Office of Chief Information Officer (OCIO)

U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

--

Lal Benitah
Executive Assistant
Thurgood Marshall College Fund
202-796-0134 | tmcf.org

INVEST TODAY

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From: Levell (Ctr), Leah V
Sent: 9 Nov 2017 21:44:23 +0000
To: Emily M. Dickens, Esq.
Cc: Bourne, Christopher M;Government Affairs
Subject: RE: HUD HBCU Initiative

Hello Emily and Government Relations team,

At this stage of the process, we are in data collecting mode. I could do a call next week or meet in person. To give you all a small insight of what we need is to know the current state of HBCU's such as enrollment, strengths, weaknesses, ect. and how HUD can help. Please let me know which days/times work for you all.

Best,

Leah Le'Vell
Communications Director
Office of Chief Information Officer (OCIO)
U.S. Department of Housing & Urban Development
leah.v.levell@hud.gov

From: Emily M. Dickens, Esq. [mailto:emily.dickens@tmcf.org]
Sent: Thursday, November 09, 2017 2:53 PM
To: Levell (Ctr), Leah V <Leah.V.Levell@hud.gov>
Cc: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Government Affairs <governmentrelations@tmcf.org>
Subject: Re: HUD HBCU Initiative

Leah,
Thanks so much for contacting me. Yes, we would definitely be interested in working with HUD. I have copied the members of our government relations team on this note. Would you like to schedule a call or in-person meeting soon?

Emily

Emily M. Dickens, Esq.
Senior Vice President, General Counsel and Chief Relationship Officer
Thurgood Marshall College Fund
202-507-4853 | tmcf.org

INVEST TODAY

On Thu, Nov 9, 2017 at 2:33 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

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Good afternoon Emily,

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Best,

Leah Le'Vell
Communications Director
Office of Chief Information Officer (OCIO)
U.S. Department of Housing & Urban Development
leah.v.levell@hud.gov

AMERICAN OVERSIGHT

From: Peter Gordon
Sent: 25 Oct 2017 16:23:36 +0000
To: Coressel, Jacie
Cc: Hennessy, Matthew L;Campbell, Cynthia F;Bass, Deana;Bourne, Christopher M;Annette Hennessey;Stephanie Powers
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Thanks for getting back to us! Vikki is available at 10 a.m. on Nov. 14 for a meeting with Secretary Carson and we have added that to her calendar (I have included my colleague, Annette Hennessey, who handles Vikki's schedule on this email). Please let me know what else you need from us and we're looking forward to the meeting!

Best,

Peter

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 11:36 AM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Meeting with Secretary Carson

Hi Peter—

My name is Jacie Coressel and I am Secretary Carson's Director of Scheduling. Cindy and Matt (cc'd) reached out to me about setting up a meeting between Vikki Spruill and Secretary Carson. I'm happy to assist with this request. Would Vicki have availability on November 14th at 10 AM?

Please let me know if we can make this work.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 3 Oct 2017 14:17:03 +0000
To: Bourne, Christopher M
Cc: Jake Varn;Andy Winkler
Subject: RE: October 16th BPC Roundtable request

Hi Chris, no rush… but just checking-in to see if you know who might represent HUD on the 16th. Thanks.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, September 26, 2017 9:04 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

Anand,
This sounds like a great opportunity, and with our team coming together and the Strategic Plan underway, the timing is perfect. I'll work this to ensure HUD is represented.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Monday, September 25, 2017 1:38 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a

AMERICAN OVERSIGHT

few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Tammie
Sent: 7 Jul 2017 07:01:36 -0400
To: Bourne, Christopher M
Cc: Terril Bates;Bill Barnet
Subject: Re: SHA

Mr. Bourne,

I am the Project Manager at the Northside Development Group and Ms Bates has shared with us your visit to Spartanburg and the Northside. We would love to share our story in any way we can for yourself and your colleagues at HUD. We'd be happy to entertain a visit to D.C. and/or invite you for a longer stay in our City and neighborhood.

We believe the model is worth sharing and replicating. Once I get back to the office I will send you a few videos where you quickly learn more about our vision.

I was just in DC in March with one of our resident leaders presenting at the Choice Neighborhood conference for Pamela Lawrence. We'd love to come back to headquarter anytime.

Tammie

Sent from my iPhone

On Jul 6, 2017, at 11:05 PM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

> Ms. Bates,
>
> Many thanks for your time today. I have a much better understanding of the scope and complexity of your mission and the impact you and your team make on the Spartanburg community. Thanks also for the connection to Northside Development Group. I'm interested to learn more about the Group and how HUD can better assist in the attainment of its objectives.
>
> Thanks again for the tour.
>
> Best regards,
>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*

AMERICAN OVERSIGHT

U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Terril Bates <tbates@shasc.org>
Sent: Thursday, July 6, 2017 12:35:35 PM
To: Bourne, Christopher M
Subject: SHA

Mr. Bourne:

Thank you for taking time to visit with us. Please feel free to reach out to SHA if at anytime we can be of assistance.

--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
SHAPE
SPARTANBURG HOUSING AUTHORITY
Promoting Excellence
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AMERICAN OVERSIGHT

From: Coressel, Jacie
Sent: 25 Oct 2017 18:42:36 +0000
To: Peter Gordon
Cc: Hennessy, Matthew L;Campbell, Cynthia F;Bass, Deana;Bourne, Christopher M;Annette Hennessey;Stephanie Powers;Mills, Allison F
Subject: RE: Meeting with Secretary Carson

Thanks, Peter!

I believe it will be Cynthia Campbell and Matthew Hennessy from the office of International and Philanthropic Innovation, as well as Deana Bass Williams, Deputy Chief of Staff and Chris Bourne, Senior Advisor in the office of Policy Development and Research. If any changes are made to that list I'll let you know.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

From: Peter Gordon [mailto:peter.gordon@cof.org]
Sent: Wednesday, October 25, 2017 1:44 PM
To: Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Attending the meeting with Vikki on our end will be:

- Stephanie Powers, Senior Director for Policy & Partnerships; and
- Peter Gordon, Associate Director of Government Relations.

Once finalized, can you please also let us know who will be attending the meeting with the Secretary? Thanks in advance for your help and thank you for helping set this up!

Best,

Peter

PS~ I will reach out to you separately if we have a parking request.

AMERICAN OVERSIGHT

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 12:32 PM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

Thank you so much, Peter!

We will also need a list of attendees for the meeting if anyone plans to join Vikki.

We are located at 451 7th St. SW. When you arrive, you will enter the South Lobby and check in with security, who will notify us of your arrival. From there, someone will escort you to the Secretary's office for the meeting.

Should you need parking, please let us know.

Thank you!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

From: Peter Gordon [mailto:peter.gordon@cof.org]
Sent: Wednesday, October 25, 2017 12:24 PM
To: Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Thanks for getting back to us! Vikki is available at 10 a.m. on Nov. 14 for a meeting with Secretary Carson and we have added that to her calendar (I have included my colleague, Annette Hennessey, who handles Vikki's schedule on this email). Please let me know what else you need from us and we're looking forward to the meeting!

Best,

Peter

AMERICAN OVERSIGHT

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 11:36 AM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Meeting with Secretary Carson

Hi Peter—

My name is Jacie Coressel and I am Secretary Carson's Director of Scheduling. Cindy and Matt (cc'd) reached out to me about setting up a meeting between Vikki Spruill and Secretary Carson. I'm happy to assist with this request. Would Vicki have availability on November 14th at 10 AM?

Please let me know if we can make this work.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: 2(b)(6) | E: Jacie.coressel@hud.gov

AMERICAN OVERSIGHT

From: Bruno Ricciuti
Sent: 12 Oct 2017 19:37:14 +0000
To: Bourne, Christopher M;Polsinelli, Michael L
Cc: Ann Leen
Subject: SER Tour

Chris and Mike,

Thank you so much again for visiting with us today. We look forward to future meetings and the opportunity to have you walk through the Samaritan Center, our 500k sf healthy village "one stop" facility which includes over 70 tenants/partners offering a health and wellness function, child care, senior living, free dentistry, barber shop, free clothing, etc.

Please do not hesitate to call or email me anytime.

Regards,

Bruno Ricciuti
VP CFO
SER Metro-Detroit
9301 Michigan Ave
Detroit, MI 48210
Cel. (b)(6)
Tel. (313) 846-2240, Ext. 4236
Fax (313) 846-2247

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AMERICAN OVERSIGHT

From: Star, Carol S
Sent: 8 Sep 2017 14:28:21 +0000
To: Anand Parekh, MD
Cc: Jake Varn;Andy Winkler;Bourne, Christopher M
Subject: RE: New BPC project - Request for a Phone Call

Sure! Also, copying Chris Bourne. I mentioned to Chris your interest in providing recommendations to HHS and HUD on how the two agencies might collaborate both programmatically and fiscally, and he is looking forward to talking to you!
Carol

Contact info by office:

Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R

Bastarache, Danielle L Danielle.L.Bastarache@hud.gov PIH
Blom, Dominique G Dominique.G.Blom@hud.gov PIH
Ashley, Peter J Peter.J.Ashley@hud.gov Healthy Homes/Lead
Ammon, Matthew E Matthew.E.Ammon@hud.gov Healthy Homes/Lead
Ashford, Ronald T Ronald.T.Ashford@hud.gov PIH
Johnson, Calvin C Calvin.C.Johnson@hud.gov PD&R
Tse, Yennie Y Yennie.Y.Tse@hud.gov or Campbell, Cynthia F Cynthia.F.Campbell@hud.gov IPI (public /private partnerships)
Suchar, Norman A Norman.A.Suchar@hud.gov CPD
Gaines, Ralph H Ralph.H.Gaines@hud.gov CPD
Iber, Robert G robert.g.iber@hud.gov Multifamily
Kudlowitz, Mark A Mark.A.Kudlowitz@hud.gov Multifamily
Anderson, Alicia alicia.anderson@hud.gov Multifamily

Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R (political leadership), may be able to point you to others
Eagles, David T David.Eagles@hud.gov COO
Bass, Deneane Deneane.Bass@hud.gov

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Friday, September 08, 2017 9:37 AM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Carol, this is great, thanks. Two add'l requests. Do you have emails for these individuals (or can you point to where we can quickly obtain their emails? Also, you mentioned Chris Bourne as a political but I didn't see his name? Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Thursday, September 07, 2017 5:43 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Anand,

I've added some names below in green. Political positions are, in many departments, still unfilled.

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Wednesday, September 06, 2017 4:54 PM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Carol, hope you're well.

We wanted to circle back on this project and obtain your guidance on who we should interview/speak with at HUD. We've had great conversations with HHS ASPE and are now up to date on the summer HHS-HUD meetings, the current HHS-led collaborations underway, and on the HHS contact side.

It seems from the HUD side we would like to schedule a limited set of interviews of current career staff. Do you mind reviewing this list to make sure we have the right offices and correct names?

Office of PD&R – (Carol Star, Todd Richardson, & Calvin Johnson, Yennie Tse)
Healthy Homes and Lead Hazards – (Peter Ashley & Matt Ammon)
Public and Indian Housing – (Ron Ashford) ; Dominique Blom (D/AS), Danielle Bastarache (D/AS) (Danielle is the Deputy Assistant Secretary over PIH's Office of Legislative and Policy Initiatives)
Community Planning and Development (Special Needs populations (e.g., HIV, special needs)) - ?? Norm Suchar and Ralph Gaines (CPD P-D/AS) there may be others, Norm would know.
Multifamily Housing – (Alicia Anderson) Bob Iber and Mark Kudlowitz

Finally, we would like to interview some political staff at HUD. Can you please recommend a few names of individuals we should contact?

David Eagles, COO; Deana Bass.. and of course the Secretary. The political leadership is stretched. It may be hard to get to them. I'll check around a bit more, and see if any others are suggested.

Thanks on both accounts.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Tuesday, August 15, 2017 3:58 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>; Richardson, Todd M <Todd.M.Richardson@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: New BPC project - Request for a Phone Call

Hi Anand,
That sounds great! Only small problem, I'm about to leave on vacation--in fact I've left the office just haven't battened down the hatches!, and Todd is on vacation too, but I think he is returning soon. I'm happy to talk tomorrrow morning before noon if that would work, if not then immediately after Labor Day. Now is a good time to be teeing up ideas for collaboration in my opinion, and I'm happy to share our current and recent research collaborations in this "space" with you, also recommend engaging Calvin Johnson D/AS for OREM in PDR, Chris Bourne, Special Advisor in PDR and Matt Amon and Peter Ashley in Healthy Homes (Calvin or Todd can put you in touch) and may have additional suggestions.

Carol

From: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Sent: Tuesday, August 15, 2017 1:31:27 PM
To: Richardson, Todd M; Star, Carol S
Cc: Jake Varn; Andy Winkler
Subject: New BPC project - Request for a Phone Call

Dear Todd & Carol,

Hope you are well. I'm sure these are interesting times at HUD. I wanted to let you know that we are launching a new project here at BPC focused on new opportunities for renewed and expanded collaborations between HHS and HUD in this new administration.

Specifically, BPC would like ***to provide recommendations to HHS and HUD on how they might collaborate both programmatically and fiscally***. The recommendations will be developed through meetings with current and former career staff and political appointees at both departments; meetings with staff of relevant congressional committees; outreach to stakeholders and stakeholder collaboratives; and input from a small Advisory Group. We hope to unveil the recommendations at a December public event in DC with leadership from the respective departments.

I wanted to reach out to see if we could find a time to talk on the phone with you and/or appropriate PD&R colleagues. It would be very helpful for us to more clearly understand past, current, and future proposed HUD-HHS partnerships based on your knowledge as well as obtain your recommendations of others we should speak with across HUD.

Thanks in advance for your consideration.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

AMERICAN OVERSIGHT

From: Ann Leen
Sent: 13 Oct 2017 20:42:05 +0000
To: Bourne, Christopher M;Polsinelli, Michael L
Cc: Manuela Zarate;Eva G. Dewaelsche
Subject: Thank You
Attachments: YouthBuild SER 2.jpg, YouthBuild SER.jpg

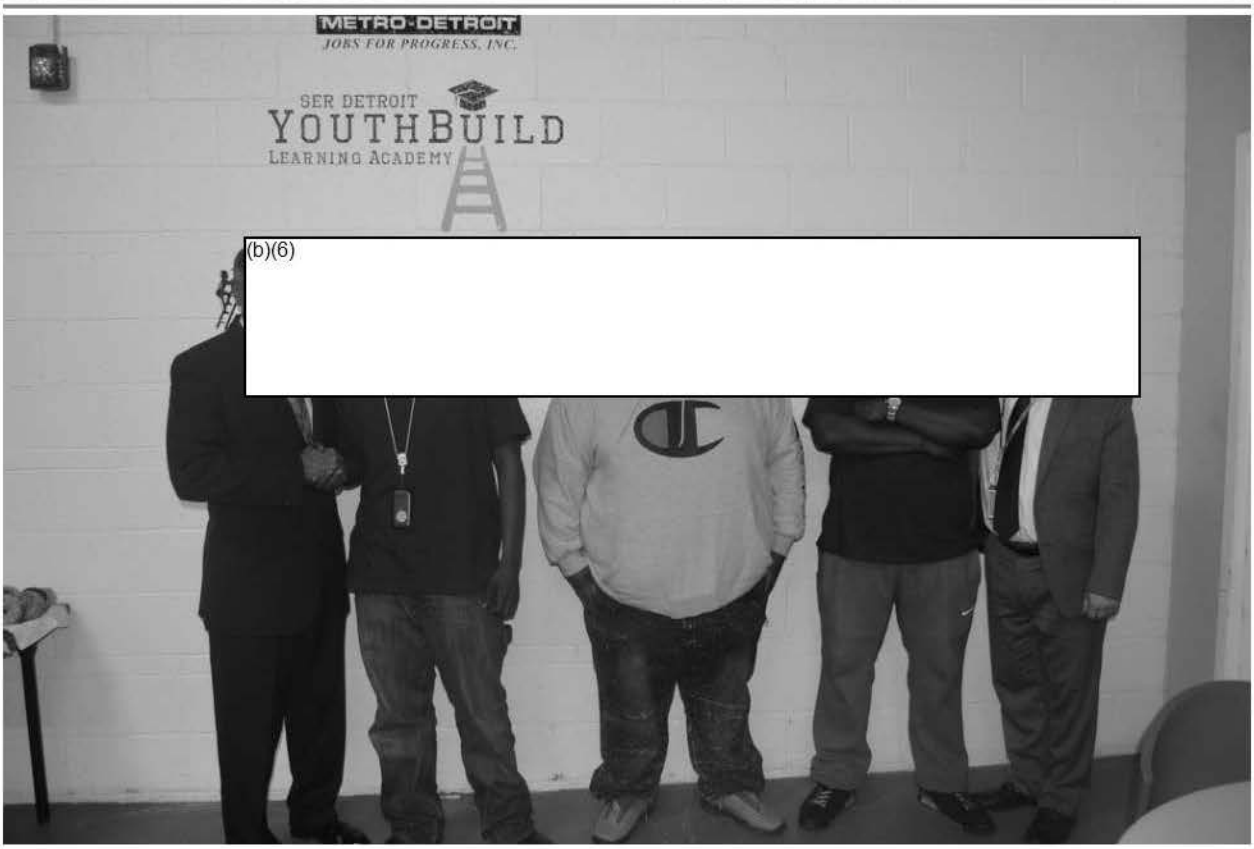
Chris and Mike,
Thank you so much for visiting us yesterday, you left quite the impression on our team and students. We were honored by your visit and please know that our doors are always open to you. I will look forward to staying connected.

Yours in Service,
Ann

Ann Marie Leen, MCD
Assistant Vice President -Youth Services
SER Metro-Detroit
9215 Michigan Avenue
Detroit, MI 48210
Tel. (313) 945-5200 ext. 4270
Cell. (b)(6)

AMERICAN OVERSIGHT





AMERICAN OVERSIGHT



(b)(6)

AMERICAN OVERSIGHT



AMERICAN OVERSIGHT

From: Bourne, Christopher M
Sent: 13 Oct 2017 21:04:34 +0000
To: Ann Leen
Cc: Manuela Zarate;Eva G. Dewaelsche;Polsinelli, Michael L
Subject: RE: Thank You

Ann,
Thanks again for making time for us. I really enjoyed the visit and the opportunity to meet some of the students. I can't tell you how impressed I am with your operation and the positive impact you're making. As I told Don Mullins, you should never doubt that you and your colleagues are doing the most important work in America right now, and doing it exceptionally well. I'm looking forward to seeing how Secretary Carson's EnVision Center concept can complement the work of SER.

Best wishes for continued success!

Sincerely,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Ann Leen [mailto:ALeen@sermetro.org]
Sent: Friday, October 13, 2017 4:42 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Polsinelli, Michael L <Michael.L.Polsinelli@hud.gov>
Cc: Manuela Zarate <MZarate@sermetro.org>; Eva G. Dewaelsche <EDewaelsche@sermetro.org>
Subject: Thank You

Chris and Mike,
Thank you so much for visiting us yesterday, you left quite the impression on our team and students. We were honored by your visit and please know that our doors are always open to you. I will look forward to staying connected.

Yours in Service,
Ann

Ann Marie Leen, MCD
Assistant Vice President -Youth Services
SER Metro-Detroit
9215 Michigan Avenue
Detroit, MI 48210
Tel. (313) 945-5200 ext. 4270

AMERICAN OVERSIGHT

Cell. (b)(6)



AMERICAN OVERSIGHT

From: Olsen, Edgar O. (eoo)
Sent: 8 Jul 2017 11:50:00 -0400
To: Bourne, Christopher M
Subject: Fwd: Re: proposed AHS questions

Here's my exchange with Shawn. It's not long. Start from the bottom.

Shawn's reply to the second idea on 10/7/14 suggests that he may be letting the perfect be the enemy of the good.

-------- Forwarded Message --------
Subject: Re: proposed AHS questions
Date: Tue, 10 Jan 2017 08:36:34 -0500
From: Ed Olsen <eoo@eservices.virginia.edu>
To: Bucholtz, Shawn J <Shawn.J.Bucholtz@hud.gov>

Shawn,

I'm sorry to hear that you haven't been able to make any headway in the 2+ years since I raised this issue. Since I believe it should be a high priority for HUD, I'll do what I can to garner support for devoting the resources necessary to make it happen.

Ed

Edgar O. Olsen
Department of Economics
University of Virginia

U.S. Mail and UVA Messenger Mail
P.O. Box 400182
Charlottesville, VA 22904-4182

Private Delivery (Fedex, UPS, etc)
Monroe Hall, Room 237
McCormick Road
Charlottesville, VA 22903

434-924-3443(W)
4(b)(6)
434-982-2904(F)
eoo@virginia.edu
http://www.virginia.edu/economics/olsen.htm

On 1/9/2017 2:46 PM, Bucholtz, Shawn J wrote:

> Ed,

AMERICAN OVERSIGHT

I agree with you. However, We still haven't made much progress on the LIHTC front, for the same reasons I cited in October.

Shawn Bucholtz
Director, Housing and Demographic Analysis
Office of Policy Development and Research
Department of Housing and Urban Development
C: (b)(6)

-----Original Message-----
From: Olsen, Edgar O. (eoo)
[mailto:eoo@eservices.virginia.edu]
Sent: Monday, January 09, 2017 2:04 PM
To: Bucholtz, Shawn J <Shawn.J.Bucholtz@hud.gov>
Subject: Re: proposed AHS questions

Shawn,

I'm thinking again about research on the LIHTC and wondered about the status of your work on identifying units in tax credit projects in the AHS. I continue to believe that identifying whether a unit was in a building that received tax credits would be enormously valuable.

Ed

On 10/7/2014 12:34 PM, Bucholtz, Shawn J wrote:

> Ed,
>
> Thanks for sharing your ideas.
>
> Your first idea is a great idea and I will put this on this list for the 2017 AHS. We are passed the stage where we can include it on the 2015 AHS.
>
> Your second idea is something we are continuing to explore for the 2015 AHS and beyond. We have put together an "administrative and commercial data matching" plan for the AHS and the RHFS, and it includes LIHTC data. However, the issue is finding enough resources at the Census Bureau to do the data matching. Some HUD sources, such as HCVP voucher holders, are relatively easy address match to the AHS by unit addresses. However, the LIHTC data is more problematic because of the lack of unit-level addresses. We have to take project-level addresses from LIHTC and match them to unit-level addresses at the Census Bureau. Some of this needs to be done by hand.
>
> Shawn Bucholtz
> Director, Housing and Demographic Analysis
> Office of Policy Development and Research
> Department of Housing and Urban Development

AMERICAN OVERSIGHT

shawn.j.bucholtz@hud.gov
(b)(6)

-----Original Message-----
From: Ed Olsen [mailto:eoo@virginia.edu]
Sent: Monday, October 06, 2014 9:12 PM
To: Bucholtz, Shawn J
Subject: proposed AHS questions

Shawn,

Several weeks ago I contacted Dav Vandenbroucke about the possibility of adding a few questions to the AHS. These questions would greatly increase the usefulness of the AHS for analyzing the performance of low-income housing programs. Since such programs account for the bulk of the HUD budget, adding them should, in my judgment, be a high priority for HUD's premier data set. Dav suggested that I contact you to arrange a time to talk about this matter. I've had some distractions, but I'm now ready to do that. We'll have a better conversation if I let you know what I have in mind and their rationales.

The first is a question about whether a household is on a waiting list for housing assistance. This information would be gotten by asking respondents. Getting it from other sources would be prohibitively expensive. HUD's administrative records doesn't contain this information. The major challenge in using the AHS to estimate the effects of low-income housing programs is predicting recipient housing and overall consumption of other goods in the absence of assistance. A common approach is to assume that they would have the same housing and consumption of other goods as unsubsidized households with the same observed characteristics. Other low-income households with the same observed characteristics who are on a waiting list for housing assistance surely provide better information about this matter. They are surely more similar to assisted households in unobserved respects. A single question would be extremely valuable. However, it would be better to ask whether the household is on the waiting list for a housing voucher or a subsidized housing project. I realize that the answers won't be completely accurate, but we should not allow the perfect to be the enemy of the good.

The second set of variables would be from a data set that HUD maintains, namely, whether each AHS household lives in a low-income housing tax credit project and the fraction of all units in the building that receive tax credits. The LIHTC is

AMERICAN OVERSIGHT

currently the largest low-income housing program in terms of the number of households served, and it is growing faster than any other program. There are no studies of most aspects of its performance, in particular aspects that could be studied with the AHS. The 2007 NRC study recommended adding this information to the AHS. Obviously, we would like to know whether the AHS household lives in a unit that is subsidized by the tax credit. In my judgment, this level of precision is too expensive to be worth the effort. It is well documented that owners receive subsidies for the overwhelming majority of units in tax credit projects (over 90%). Reporting whether the building is a tax credit project and the fraction of all units in the building that receive tax credits is sufficient for researchers to make reasonable estimates of the performance of the tax credit program that the AHS is uniquely suited to study. They could also use information on household income to determine whether the household is eligible to occupy a tax credit unit.

If there are good reasons not to add these variables, I would be interested to hear them. Otherwise, I would like to suggest them. I feel strongly that this information would provide enormous bang for the buck in estimating the effects of low-income housing programs and that should be a top priority for a department that spends so much of its budget on low-income housing assistance.

Ed

--

Edgar O. Olsen
Department of Economics
University of Virginia

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434-982-2904(F)
eoo@virginia.edu
http://www.virginia.edu/economics/olsen.htm

AMERICAN OVERSIGHT

AMERICAN OVERSIGHT

From: Olsen, Edgar O. (eoo)
Sent: 8 Jul 2017 11:45:06 -0400
To: Bourne, Christopher M
Subject: Re: HUD Research Introduction

Chris,

Any day that week would work for me. As soon as you have a specific date, let me know and I'll make a train reservation.

I'm currently using the AHS for several analyses. These analyses and many others of high policy relevance would benefit greatly from the inclusion of several key variables. These variables are much more important than hundreds of others included in the AHS. I suggested them to Kathy O'Regan and Shawn Bucholtz almost 3 years ago. Although they expressed enthusiasm for their inclusion, it hasn't happened. I hope that the current administration will make it happen. It's too late to help me, but it will make the AHS much more valuable for policy analysis in the future. I'll forward my exchange with Shawn. Shawn is a good guy, and with the proper support, he will get the job done.

Ed

On 7/8/2017 11:00 AM, Bourne, Christopher M wrote:

> Ed,
> I did receive the email. All the attachments came through andI'm working through them. Can we aim for the week of the 18th to meet?
> Cheers,
> Chris
>
> Get Outlook for iOS
>
> ---
>
> **From:** Ed Olsen <eoo@eservices.virginia.edu>
> **Sent:** Friday, July 7, 2017 9:17:44 PM
> **To:** Bourne, Christopher M
> **Subject:** Re: HUD Research Introduction
>
> Chris,
>
> I sent this message about a week ago with three lengthy attachments in response to your message. I just discovered that HUD's email system blocked a message that I sent to Ben last week. On the chance that this happened to this message, I'm resending it without the attachments. Their size could have been a problem. If you didn't get them, let me know and I'll resend them.

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I don't have another scheduled trip to D.C. at the moment. I was there this week and last. However, I'm happy to schedule one for the week after next to talk with you. Any day would work for me. I'll schedule other meetings for that afternoon. My train from Charlottesville arrives at L'Enfant Plaza at 11:20 and leaves from there at 5:00. So a meeting soon after I get there or before I depart would work best for me. If you prefer the earlier time, we could talk over lunch or I could have lunch with someone else at HUD and we could talk right after lunch. I'm happy to talk as long as your schedule permits.

I've enclosed three papers that you might find helpful. The Brookings paper contains evidence-based policy proposals with a summary of the relevant evidence. All evidence is not equally important for housing policy development. This paper is filled with policy relevant evidence written for a broad audience. It deals explicitly with the most common objections to the proposed reforms.

The 2003 NBER paper contains a more detailed description of the system of low-income housing assistance and a more comprehensive account of the evidence on its performance. It's written mainly for researchers new to the topic. It was intended to get them rapidly up to speed. With minor exceptions, I think that you would find it easy to read.

I wrote the section of the 2015 NHH paper that deals with low-income rental housing policy. It's an updated and more technical account of the evidence intended for researchers. The second page contains a table of contents. Reading the coverage of one topic would give you a flavor of the technical level. Labor earnings and employment might be a good choice. Although I haven't written much about it, I know how to reduce the work disincentive effects of HUD's low-income housing programs.

Ed

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AMERICAN OVERSIGHT

http://www.virginia.edu/economics/olsen.htm

On 6/29/2017 4:23 PM, Bourne, Christopher M wrote:

> Hello Ed,
> I'm looking forward to meeting you. When is your next trip to town? You referred to an article below about performance of low income housing programs. I've pulled a number of your articles off the internet but want to be sure I see that one. What's the title? I'll be out of town next week, but perhaps we could meet the week after that (?).
> Regards,
> Chris



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Olsen, Edgar O. (eoo) [mailto:eoo@eservices.virginia.edu]
Sent: Thursday, June 29, 2017 12:08 PM
To: Hobbs, Benjamin R <Benjamin.R.Hobbs@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Re: HUD Research Introduction

Chris,

As I told Ben, it's easy for me to come to D.C. for afternoon meetings, and I intend to do that whenever it's useful in the pursuit of housing policy reforms that serve the interests of taxpayers and the people they want to help. Research has an important role to play in that. So if you would like to bat around ideas for housing policy research in line with Secretary Carson's priorities or explore some of the ideas that I've shared with Ben, I would be happy to do it. I'm very knowledgeable about the evidence on the performance of low-income housing programs and the gaps in our knowledge. I produced a lengthy survey article about two years ago.

Ed

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On 6/28/2017 4:07 PM, Hobbs, Benjamin R wrote:

> Chris and Ed,
>
> This is a much-needed introduction and I'm sorry to you both for not making the connection even earlier in my tenure at HUD.
>
> Ed, I'd like to introduce you to my colleague, Chris Bourne. Chris is the Senior Advisor in HUD's Office of Policy Development & Research. We don't have an Assistant Secretary for that office so Chris is a one-man show representing the Administration right now. Chris has a great grasp of Secretary Carson's priorities and is eager to set out a research agenda for the next four years that mirrors those priorities.
>
> Chris, I briefly told you about Ed Olsen when we met today. Ed is an excellent resource of knowledge on public housing policy, Fellow at AEI, and professor at UVA. I've met and spoken with him a few times. He has some excellent ideas of where HUD could focus its research efforts in the next four years. Some you and I have already discussed today. I've taken the liberty to share with you (attached) the 'research agenda' Ed wrote up as his suggestions on research questions HUD ought to be focused on. If you have questions on the research questions or policies in this agenda, please don't hesitate to ask me or Ed.
>
> I hope you're able to get together soon, or at least chat on the phone.
>
> Thank You,
> Ben

Ben Hobbs
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From: Olsen, Edgar O. (eoo)
Sent: 29 Jun 2017 12:07:44 -0400
To: Hobbs, Benjamin R;Bourne, Christopher M
Subject: Re: HUD Research Introduction

Chris,

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> Ben



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From: Olsen, Edgar O. (eoo)
Sent: 19 Oct 2017 13:56:01 -0400
To: Bourne, Christopher M
Cc: Hobbs, Benjamin R
Subject: Re: promised info

Chris,

Only the pigs at the trough will be badly served by a cost-effectiveness analysis, and I think that we should help them go on a diet. It's possible to do an analysis at least as good as the best existing studies at a tiny fraction of one year's excess cost of the largest cost-ineffective current approaches to delivering housing assistance. I'll be happy to help HUD design the study.

Ed

On 10/18/2017 4:22 PM, Bourne, Christopher M wrote:

> Ed,
> I enjoyed talking to you as well. It's a really complex topic, but one that we need to take a close look at. Many thanks for the papers. Government at every level – and by extension all taxpayers -- would be well served by an unconstrained, apolitical and comprehensive analysis. I'll work with Ben to see if we can get that process started.
> Thanks again,
> Chris
>
> 
>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*
> *U.S. Department of Housing and Urban Development*
> *(202) 402-5147 (office)*
> (b)(6) *(mobile)*
>
> **From:** Olsen, Edgar O. (eoo) [mailto:eoo@eservices.virginia.edu]
> **Sent:** Tuesday, October 17, 2017 7:18 PM
> **To:** Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
> **Cc:** Hobbs, Benjamin R <Benjamin.R.Hobbs@hud.gov>
> **Subject:** promised info
>
> Chris,
>
> It was good to talk with you yesterday. Enclosed are the two documents dealing with the methodology for measuring the cost-effectiveness of low-income housing programs in providing housing that I promised to send you. I wrote the first about 15

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years ago when PD&R asked me to review a potential RFP. It was not pursued despite my enthusiasm for it. I have no idea why. The second is a paper that I wrote years ago and have been intending to revise and submit for publication. It is by far the most detailed description and critique of the literature on the cost-effectiveness of low-income housing programs in providing housing in existence, and it explains in considerable detail how to conduct an analysis.

Ed

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From: Olsen, Edgar O. (eoo)
Sent: 17 Oct 2017 19:18:17 -0400
To: Bourne, Christopher M
Cc: Hobbs, Benjamin R
Subject: promised info
Attachments: Comparing Housing Quality Across HUD Programs.doc, CESurvey2013.doc

Chris,

It was good to talk with you yesterday. Enclosed are the two documents dealing with the methodology for measuring the cost-effectiveness of low-income housing programs in providing housing that I promised to send you. I wrote the first about 15 years ago when PD&R asked me to review a potential RFP. It was not pursued despite my enthusiasm for it. I have no idea why. The second is a paper that I wrote years ago and have been intending to revise and submit for publication. It is by far the most detailed description and critique of the literature on the cost-effectiveness of low-income housing programs in providing housing in existence, and it explains in considerable detail how to conduct an analysis.

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Comparing Housing Quality Across HUD Programs:
HUD's Housing Quality and Customer Satisfaction Survey

Peer Review

Edgar O. Olsen

June 20, 2003

The title of this request for proposal is misleading. It suggests that the proposed study deals entirely with differences in the quality of housing provided by different programs. In fact, it also deals with differences in the total cost of providing this housing. That is, it deals with the cost-effectiveness of alternative methods for delivering housing assistance. In my judgment, this should be HUD's highest priority for research on low-income housing policy. Although other differences in the effects of different housing programs are relevant for judging their merits, previous research suggests enormous differences in the cost-effectiveness of alternative methods for delivering housing assistance and modest differences in other effects. Unfortunately, with the exception of the recent GAO study, the cost-effectiveness studies are more than 20 years old, and all of the studies leave considerable room for improvement. For example, the GAO study accounts for few differences in the housing provided or its neighborhood, and it omits important costs of production programs.

Estimating differences in the desirability of the housing and its neighborhood across programs is the easier of the two tasks. Given the influence of unsupported claims made about this matter in debates over housing policy, these estimates are important in their own right.

I agree completely that little, if any, additional work is necessary to improve the questionnaire or procedures for collecting the data. In my judgment, the pilot studies have already worked out the bugs. Given your considerable experience in this area, you are in an excellent position to estimate the cost involved and provide the analysts with excellent data.

The simplest approach to the analysis is to report the mean value of each housing and neighborhood characteristic for each of the three types of housing programs. In the past, HUD has appended information from the 2000 Census concerning the characteristics of the census tracts. Analysts might want to append additional neighborhood variables. One variable of particular importance is population density. This is an excellent indicator of the proximity of the dwelling to work places, shopping, and recreation. Doing and writing up this analysis should take less than 15 days.

The study should go beyond this approach because it is not sufficiently informative for housing policy. Each type of program is likely to be better with respect to at least one of the many characteristics, but this doesn't mean that we cannot say anything useful about differences in the overall desirability of the housing. The average overall desirability of the housing may differ greatly across the programs, and this is important for evaluating them.

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HUD-17-0392-F-000045

The most common measure of the overall desirability of units within a particular housing market is its market rent. This is the measure of effectiveness that is used in all cost-effectiveness studies that make a serious attempt to account for the housing provided by a program. Differences in market rent reflect the values that consumers place on the characteristics of the dwelling unit and its neighborhood. This includes the size, amenities, and condition of the dwelling unit, the amenities and attractiveness of the neighborhood, and the convenience of the location to work, shopping, and recreation.

Since identical housing rents for different amounts in different housing markets, market rent is not a satisfactory measure of the overall desirability of housing when the sample contains units from different markets. Instead we want to express all market rents in terms of rents that prevail in some one urban area. Since the overwhelming majority of the people involved in decisions concerning federal housing policy live in Washington, D.C., this the best choice.

Information on the market rents of units in public and subsidized private housing is not available and hence must be predicted. Previous studies have shown that the rents received by landlords of voucher units are very close to market rents, and hence we can use data on the gross rents and housing and neighborhood characteristics of voucher units to predict the market rents of all subsidized units in D.C. prices. Even if voucher units rented for more or less than market rents, this would not diminish their usefulness for the analysis. Because voucher landlords have to compete for their tenants, voucher units in a locality that have higher rents are better overall.

To produce the desired predictions, the analyst might estimate a statistical relationship with one of the following functional forms using data on tenant-based voucher units.

$$(1) \qquad Y = (1 + a_1 Z_1 + ... + a_k Z_k)(b_0 + b_1 X_1 + ... + b_n X_n) + u$$

$$(2) \qquad \ln Y = b_0 + b_1 X_1 + ... + b_n X_n + a_1 Z_1 + ... + a_k Z_k + u$$

In these equations, Y is the total rent received by the landlord of the voucher unit, Z_i is a dummy variable that is 1 if the unit is located in metropolitan area i and 0 otherwise, and X_i is the value of some housing or neighborhood characteristic. No dummy variable is created for one area. For convenience in estimating market rents in D.C. prices, the omitted metropolitan area should be D.C.

Both equations assume that the percentage difference in the average rent of units with the same observed characteristics between two metropolitan areas is the same for every combination of observed characteristics. This simplifying assumption underlies the overwhelming majority of empirical studies that account for geographical differences in housing prices, though this is rarely recognized.

To predict the market rent of each subsidized unit in D.C. prices, set all Z_i equal to zero and substitute the characteristics of the subsidized unit into the estimated equation. The analyst can then calculate the average market rent in D.C. prices of units under the three broad types of housing program. Average market rents under the three programs can easily be calculated separately for each program for different types of household or different types of housing market.

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HUD-17-0392-F-000046

Many specific variants of these general functional forms might be used. For example, one of the X_i might be the logarithm of the number of bedrooms or the number of bedrooms squared rather than the number of bedrooms itself. Alternatively, a set of dummy variables to represent the number of bedrooms might be used. The analyst might want to estimate a range of different specifications of the hedonic equation and select the one that fits the data best by some widely used criterion. This should be done before any predictions of the market rents of subsidized units are made. It should not be done after seeing the predictions of the market rents of these units.

Though extremely valuable, the preceding calculations are easy. It should take less than 15 days to do the analysis and write it up.

The study of the housing provided by various programs should include an aspect not mentioned in the draft RFP, namely, how the quality of housing in subsidized housing projects change over time compared with units occupied by tenants with housing vouchers. Proponents of production programs consistently argue that the units provided by these programs are better than voucher units. The fragmentary evidence available suggests that this is true when they are new, but well before the midpoint of the time that they are used to provide subsidized housing, they provide worse housing. It is extremely important to have better information about this matter.

One approach is to show how the average real market rent of units in subsidized projects varies with the age of the projects. If the average quality of the units built in different years and the neighborhoods of these projects when they were built has remained the same over time, the difference in real market rents between units built in different years reflects the deterioration of these units and their neighborhoods. This might be compared with the average value of voucher units to see at what point the market rent of units in projects falls below the average for voucher units.

The data might also be used to explore another major issue in housing policy debates, namely, whether subsidized housing projects are undermaintained compared with unsubsidized units. Since the owners of voucher units face incentives for maintenance similar to owners of unsubsidized units, we might investigate the alleged undermaintenance of subsidized housing projects by comparing the rate of decline in real average rent with age among units in housing projects compared with voucher units.

This additional analysis should take less than 10 days.

To avoid the assumption of the preceding analyses that the average quality of the units built in different years and the neighborhoods of these projects when they were built have remained the same over time, the longitudinal AHS data could be used for the analysis. The AHS files that contain accurate information on program participation should be used for this part of the analysis. The results could be compared with the results obtained using the publicly available AHS files to make some headway on determining how much difference the errors in recorded program participation make for policy analysis.

This additional analysis should take less than 15 days.

The second part of the study involves measuring the total costs of alternative programs. Although there are conceptual problems with measuring costs that should receive attention, the primary difficulty in the analysis is assembling the relevant data. For production programs, a satisfactory analysis of the costs involves collecting information on direct and indirect costs over the entire period that the project is used to

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HUD-17-0392-F-000047

house subsidized families and making credible estimates of unobserved costs. With one exception, previous studies have relied heavily on assumptions rather than actual program experience.

Subsidized projects typically receive subsidies from multiple sources, and the magnitude of these subsidies does not appear in the records of one agency. For example, state housing agencies select and administer many Section 8 NC/SR projects. These projects were financed with bonds whose interest is tax deductible, receive periodic housing assistance payments from HUD, and sometimes receive local property tax exemptions or abatements. The typical LIHTC project receives subsidies from many sources and the number and types of subsidies received vary greatly across projects. These projects often receive loans at below-market interest rates from many sources and about 39 percent of the units receive periodic project-based Section 8 housing assistance payments. As a general matter, the magnitudes of indirect subsidies such as tax exempt financing and local property taxes do not appear in the records of any agency, and the magnitude of each direct subsidy appears in the records of the agency that provides it.

Since the LIHTC has accounted for the overwhelming majority of newly built or substantially rehabilitated units over the past decade and HUD provides a substantial proportion of the subsidies received by these units through project-based and tenant-based Section 8 assistance, HOME, CDBG, and perhaps other programs, a cost-effectiveness study of this program should be an extremely high priority for HUD research.

I cannot provide a credible estimate of the cost of a comprehensive study of the life cycle costs of major housing programs. To my mind, this argues for a pilot study dealing with conceptual issues and exploring data sources. This study would describe each direct and indirect cost of each program, provide a credible methodology for calculating each cost, and recommend how the needed data should be obtained. The approach might be illustrated by applying it to one small metropolitan area. The contractors should begin by reading carefully the major previous cost-effectiveness studies. With the exception of the recent GAO study, they are described in my paper entitled "The Cost-Effectiveness of Alternative Methods of Delivering Housing Subsidies."

In my judgment, a reasonable level of effort for a pilot study is about 120 days for people with considerable expertise. Dealing with the conceptual issues involved requires the skills of a Ph.D. in economics. Some member of the team should be very knowledgeable about housing programs. Since the cost study requires a higher level of knowledge and skills than the housing quality study, you might want to issue separate request for proposals for the two studies.

The preceding has addressed the six specific questions mentioned in the SOW. I might just add that I see no reason why the first study requires a contractor located within 25 miles of D.C. This is more important, though not essential, for the second study because someone on the project will probably spend considerable time in HUD's headquarters searching for data.

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HUD-17-0392-F-000048

The Cost-Effectiveness of Alternative Methods for Delivering Housing Subsidies

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February 12, 2013

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JEL Classification: H5, I3, R3
Keywords: Housing assistance, housing programs, housing subsidies, cost-effectiveness

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The Cost-Effectiveness of Alternative Methods for Delivering Housing Subsidies

Abstract

The empirical literature is unanimous in finding that tenant-based housing certificates and vouchers provide housing of any quality at a much lower total cost (that is, cost to all levels of government and tenants) than each major program of project-based assistance. The best studies are very old, but recent studies produce similar results. This paper discusses the theoretical reasons to expect that project-based housing assistance will have excessive costs, presents a conceptually correct methodology for the cost-effectiveness analysis of housing programs, and provides a description and critical appraisal of the data and methods used in these earlier studies as well as a summary of their results. Although the weight of the evidence is substantial, none of the studies uses a conceptually correct methodology and makes highly accurate estimates of all of the magnitudes required to implement this methodology. In light of the results of existing studies and the consequences of using highly inefficient programs to deliver housing subsidies, cost-effectiveness studies of all of the major discretionary expenditures on project-based housing assistance such as incremental commitments under the LIHTC and HOPE VI, project-based Section 8 vouchers, and public housing operating and modernization subsidies should be HUD's highest priority for housing policy research.

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HUD-17-0392-F-000050

I. Introduction

Substantial government involvement in subsidizing low-income housing began with the Public Housing Program enacted in the U.S. Housing Act of 1937. Its purpose was to increase employment during the Great Depression and improve housing conditions of low-income households. The federal government heavily subsidized the purchase of the land and construction of the projects, local governments provided property tax abatements, and local public housing authorities operated the projects.

In 1959, the federal government began to contract with selected private parties to build and operate projects for low-income households, while still continuing to build public housing projects.[1] These parties agreed to provide housing meeting certain standards to eligible households for a specified number of years. Under the earliest program (Section 202), non-profit sponsors built projects for the elderly and disabled. Under the Section 221(d) (3) BMIR program created in 1961, non-profit organizations and limited-dividend firms built townhouses and apartments for low-income families of all types.[2] Later programs that subsidized the construction of privately-owned projects such as Section 236 increasingly encouraged the participation of for-profit firms, while attempting to limit their profits by restricting their net revenues during the period of the use agreement. For-profit firms have accounted for the majority of the units in the most recent programs such as the Section 8 New Construction and Substantial Rehabilitation Program and the Low Income Housing Tax Credit (LIHTC).

Until 1965, all housing assistance to the poor was project-based and the overwhelming majority of units were newly constructed under a government program. An eligible family had to live in the particular dwelling unit offered in order to receive assistance. In 1965 Congress created the Section 23 Leased Housing Program, a program under which public housing authorities could lease apartments in existing private unsubsidized housing for the use of households eligible for public housing. One variant

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[1] The dates mentioned in this section are the dates of the legislation that led to programs. Programs do not become operational until regulations are written. See Weicher (2012, Chapter 3) for a more detailed account of the development of the system of low-income housing assistance.

[2] Because the many different housing programs that subsidize the construction of privately-owned projects are intended to achieve essentially the same goals by different means that cannot be succinctly described in words, most are referred to by the section number of the relevant legislation.

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of this program allowed tenants to locate their own apartments meeting the program's minimum standards. This was the first program of tenant-based assistance in the United States.

In 1974, the Section 8 Existing Housing Program replaced Section 23. Since then, tenant-based Section 8 has become the country's largest program of housing assistance. The original program was called the Certificate Program. Another program of tenant-based housing assistance, called the Section 8 Voucher Program, which had somewhat different constraints than the Certificate Program was introduced as a demonstration program in 1983 and made permanent in 1989. This program operated simultaneously with the Certificate Program until 1998 when the two programs were consolidated into another tenant-based program, called the Housing Choice Voucher Program, which combined features of the two earlier programs.

Research on the cost-effectiveness of various types of housing assistance was influential in the enactment of the Section 8 Existing Housing Program and its rapid growth. This research indicated that the development and operating cost of units built under the construction programs studied greatly exceeded the market rents of these units. This research was also influential in bringing about the termination of the Section 8 New Construction and Substantial Rehabilitation Program (hereafter S8NC&SR) in 1983. Since then, few new units have been authorized under HUD's construction programs.[3]

Despite the rapid growth of the tenant-based Section 8 Certificate and Voucher Programs, the majority of additional recipients of rental housing assistance since 1983 have received project-based assistance. In part this is due to the completion of S8NC&SR projects that were in the pipeline at the time that the program was terminated. More important has been the rapid growth of the IRS's LIHTC that was enacted hastily as a part of the Tax Reform Act of 1986. About two million units have been built or rehabilitated under this program. It is now the second largest housing program for low-income households, and it is expanding much more rapidly than the Housing Choice Voucher Program. Furthermore, with substantial money from HUD, local housing authorities have been demolishing their worst projects *and* building additional projects,

[3] Many additional units were built after 1983 due to the long lags between the time that money is appropriated under these programs and the time that projects are completed.

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albeit at lower densities. HUD also provides substantial block grants to state and local housing agencies under the HOME Investment Partnerships Program enacted in 1990. These funds are used primarily for project-based assistance. Finally, HUD devotes a substantial fraction of its budget to operating and modernization subsidies for public housing and privately owned projects, beyond the subsidies promised at the time that these projects were built. In short, there has been a tremendous resurgence in project-based assistance via the tax system, federal block grants to state and local governments, and the substantial additional subsidies to public housing and privately owned projects.

Since these new and revised programs have the features that were believed to be the source of the substantial cost-ineffectiveness of the programs studied, it seems likely that recent housing policies have been designed by policymakers who are unaware of the previous research. The reasons for this ignorance are not hard to imagine. First, the LIHTC was designed rapidly with little input from housing policy specialists who would have been aware of the aforementioned studies. Second, the best studies are old. The most recent was completed in 1982. Third, the best studies are either highly technical or poorly documented. Three of the five are lengthy technical reports on research done under HUD contracts. It is safe to say that few people have waded through these studies, and many who did read them have not been involved in discussions of housing policy in recent times. The methods used in the earliest of the studies were not published.

Based on the most reliable existing estimates of cost-effectiveness, we could have served all current recipients of housing subsidies as well as they are currently served (that is, equally good housing with the same tenant rental payment) and served several million additional households with similar characteristics by devoting all of the money currently devoted to discretionary project-based assistance to tenant-based assistance. Since the current programs of project-based assistance are not identical to the programs that have been studied, it would obviously be desirable to launch cost-effectiveness studies of all of the major discretionary expenditures on project-based assistance such as incremental commitments under the LIHTC, renewing contracts with the owners of privately-owned projects, and public housing operating and modernization subsidies. However, since these would be multi-year projects involving substantial original data collection and are more likely to be launched by policymakers who are aware of the findings of the earlier

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studies, an important first step is to provide a clear description and critical appraisal of the data and methods used in these earlier studies as well as a summary of their results. These are the purposes of this paper.

Section 2 discusses the reasons to expect that project-based housing assistance will be cost-ineffective compared with tenant-based vouchers. Section 3 describes the steps in an ideal cost-effectiveness analysis. Section 4 discusses the practical problems encountered in implementing the ideal approach for programs that subsidize the construction of housing projects. Section 5 compares the methodology used in previous studies with the ideal and discusses the strengths and weaknesses of the data and methods used to estimate the inputs required to calculate the cost-effectiveness of the program under consideration. Section 6 discusses the implications of the cost-ineffectiveness of most low-income housing programs for the number of households that can be assisted with a given budget. Section 7 summarizes the results.

II. Theoretical Expectations about Cost-Effectiveness

All cost-effectiveness analyses of housing programs involve a comparison of the total cost of providing the housing with its market rent. For tenant-based vouchers and certificates, the approach is straightforward because all of the costs associated with providing the housing during a period occur in that period and they are all in the records of the administering agency. Dealing with project-based assistance is more difficult because the time path of costs bears no particular relationship to the time path of the market rents of the units and all project-based assistance involves indirect costs that are not in the records of the administering agency.

The most widely accepted measure of cost-effectiveness for project-based housing assistance is the ratio of (1) the present value of the rents paid by tenants and all direct and indirect costs incurred by federal, state, and local governments to (2) the present value of the market rents of the units over the period that the units are used to house subsidized families. Within a given housing market, the market rent of a dwelling unit is an index of its overall desirability including the amenities of its neighborhood and convenience of its location. If a government owns the project at the time that it stops

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being used to house subsidized families, the present value of the project's market value at that time should be subtracted from the present value of the costs.

This measure of cost-effectiveness does not capture all of the potential benefits or costs of a housing program. For example, it is possible that some housing projects make the neighborhoods in which they are located more attractive places to live. Other projects may have the opposite effect. The standard measure of cost-effectiveness captures neither positive nor negative effects of this sort. A cost-effectiveness analysis is different from a cost-benefit analysis.

Broadly speaking, there are two potential sources of cost-ineffectiveness of housing programs – distortions in input choices for producing housing services and excessive prices paid to these inputs. These result from subsidies that favor some inputs relative to others, insufficient incentives for efficiency on the part of civil servants, or offering overly generous subsidies to selected developers of private projects. This section discusses each source.

Many subsidies for housing projects are subsidies for the initial development of the project. For example, some programs provide direct loans for development at below-market interest rates, others pay a fixed proportion of the mortgage payment on private loans, still others provide tax credits that are proportional to development cost, and some pay directly the entire development cost. This has led some to conclude that housing services in these projects will be produced with too much initial capital and too little of other inputs from the viewpoint of efficient production. Since all of these programs contain limits on development costs, the net effect on input usage is ambiguous on theoretical grounds. Nevertheless, the combination of capital subsidies and development cost limits surely results in productive inefficiency to some extent.

The preceding argument applies most directly to for-profit firms who own and operate housing for low-income households because profit maximization requires minimizing their net cost of producing whatever quality of housing is produced. However, to the extent that the decision makers in local housing authorities and nonprofit organizations are interested in the well being of the occupants of their projects rather than taxpayers elsewhere, they apply with some force to these other providers. They will want to produce the best housing possible with the resources available.

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Subsidized construction programs typically lead to input distortions in producing housing services. They result in more new housing construction overall than would result from demand-side housing subsidies yielding the same consumption of housing services for each household and more construction at particular locations. Instead of using one set of inputs to improve existing units, another set of inputs is used to build new units.

Another incentive for inefficient production of housing services in privately-owned projects is that the supplier's revenue is usually independent of the condition of the apartment, provided that it meets the program's minimum occupancy standards. Given the below-market rents that subsidized households are charged in most programs, there is a tremendous excess demand for these units for many years after they are built. Therefore, owners will have no trouble renting them even if they are allowed to deteriorate substantially. Just as in the case of simple rent control, this should lead to too little maintenance from the viewpoint of efficient production of housing services.

An additional source of inefficiency is involved in the case of public housing. Under the public housing program, government employees make all of the decisions that are made by managers of profit maximizing firms in the private market. These include the exact specifications of the project to be built and the exact nature and timing of maintenance and renovations. These decisionmakers also must monitor the performance of the employees of the housing authorities. The government managers involved do not have the same financial incentives to operate efficiently as owners of private rental housing. If they make good decisions, they are not rewarded. If they make bad decisions, they suffer no consequences over a wide range of bad decisions. Indeed, they cannot easily learn whether they have made good or bad decisions. Due to the subsidy, they will not lose their tenants even if they make bad decisions.

The other construction and rehabilitation programs such as Section 8 NC/SR and the Low Income Housing Tax Credit provide subsidies to selected private suppliers, albeit with restrictions concerning who may live in the units, how much rent may be charged, etc. The subsidies and restrictions are designed (or redesigned based on initial experience) to insure that the money budgeted is spent. In all cases, the result has been that many more suppliers want to participate than can be accommodated with available funds. For example, developers have requested three times as much money as state

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housing agencies have to allocate under the LIHTC. The reason that there is an excess demand for program funds by suppliers of housing is that those who are allowed to participate would make excessive profits if they do not have to pay anything for the privilege. Based on conversations with tax credit developers, this induces almost all applicants to devote considerable resources to their proposals. It also induces some to pay influential people for help in getting their projects approved.

III. An Ideal Cost-Effectiveness Analysis

In calculating the cost-effectiveness of a housing program involving new construction or substantial rehabilitation, it is essential to take a life cycle approach. Consider, for example, two construction programs that produce identical housing in the same locations. Assume that the units are equally well maintained over time. So the units under these programs are identical at every point in time and hence the programs are equally effective. Assume that the initial development cost and later operating cost under the two programs are the same, but that the initial development cost is financed by a capital grant under one program and by annual contributions to pay principal and interest on a market-rate loan under the other program. These programs are equally cost-effective. However, if we base our estimates of cost-effectiveness on the market rents of the units and the costs paid in any year after the payment of the capital grant and before the repayment of the loan, we will incorrectly conclude that the program that received the capital grant is much more cost-effective. Although taking a life cycle perspective to the cost-effectiveness of housing programs is more difficult, it is both feasible and essential for making meaningful comparisons of different types of housing programs.

The conceptually correct method for conducting a cost-effectiveness analysis of a subsidized housing project is straightforward. In each year of its existence, a certain total cost C(t) is incurred and the units occupied had a certain total market rent R(t). If the units are no longer used to house low-income households under that program and if the government did not own the project at the end of the subsidy period, then the cost-effectiveness of the program is simply the ratio of the present value of the costs C(t) to

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the present value of the market rents R(t) at some appropriate interest rate. The present value of the cost is simply

$$\sum_{t=0}^{T} \frac{C(t)}{(1+r)^t}$$

and the present value of the market rents is simply

$$\sum_{t=0}^{T} \frac{R(t)}{(1+r)^t}$$

The overwhelming majority of the units built or rehabilitated under all of the programs under consideration are still in existence. Most of these units continue to be used to house low-income households in the program under which they were built or rehabilitated. Many others continue to be used to house low-income households under more recent programs that require assisted households to live in the units in order to receive a subsidy. That is, the projects have been shifted from one government housing program to another. Finally, some projects no longer have ties to a particular housing program except when individual units happen to be occupied by recipients of vouchers and certificates who have freely chosen these units.

In some of the preceding cases, a governmental entity such as a local housing authority owns the project. In other cases, private parties own the project. In many of these cases, the government continues to have contractual financial obligations to the private parties, and the private parties have obligations to the government to provide housing meeting certain standards to specified types of households for some additional period of time. In all of these cases, the simple formulas above must be modified to determine the true cost-effectiveness of the program.

To see why, consider the case of a public housing project that is still in use. Suppose that the federal government has already paid all of the development cost of the project. If we want to determine the cost-effectiveness of the project in providing housing to low-income households up to the current time, the present value of the costs

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incurred to date overstate the true costs because these costs produced more than the flow of services up to the present time. They also produced land and structure with some current market value. Therefore, we should subtract from the present value of the costs the present value of the current market value of the project. The market value is the relevant price to subtract even if the property is sold at a below-market price to some user regarded as worthy of a subsidy. The excess of the market price over the sales price is a subsidy to the new use of the property. It is not a cost of providing housing under the subsidized housing program. If, however, it were sold at a below-market price to line the pockets of someone, then the sales price rather than the market value should be used in the cost-effectiveness analysis. This is merely one of the inefficiencies of the housing program. Ignoring this possibility, the present value of the cost is

$$\sum_{t=0}^{T} \frac{C(t)}{(1+r)^t} - \frac{M(T)}{(1+r)^T}$$

where M(T) is the market value of the project on the last day at which data for the cost-effectiveness analysis is available.

This approach correctly accounts for recent modernization expenditures funded by a capital grant. A modernization project improves the housing not only in the year in which the expenditure occurs but also in later years. Indeed, the bulk of the benefit occurs in later years. To the extent that modernization projects provide better housing beyond the current period, the market value of the project will be higher. The preceding formula correctly accounts for these future benefits. For example, a modernization project costing $1,000,000 that was just completed and paid for at the end of the last period and that increased the market value of the project by only $500,000 would increase the present value of the costs by the present value of $500,000 without affecting the present value of the market rents through the end of the last period. In the preceding formulas, the modernization project would increase C(T) by $1,000,000, increase M(T) by $500,000, and have no effect on R(T). Hence, it would reduce the cost-effectiveness of the project.

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Now consider the case of a project owned and operated by private parties under contract with the government to provide housing to low-income households. For simplicity, assume that this project has been under the same program since its construction or rehabilitation. The government may have provided some upfront subsidy, and it might have agreed to pay certain rents for the units over the term of the contract.[4] Suppose that we have not reached the end of the contract so that the government has future contractual obligations. The owners have agreed to serve certain types of households and to provide housing meeting certain standards over the entire term of the contract. Even if the standards were vigorously enforced, this does not mean that the units will be in the same condition or have the same market rent at each point in time. The standards do not apply to all aspects of the housing and the units may have exceeded standards when they were built. The failure to vigorously enforce standards creates additional opportunities for variation in the market rents of the units over time. In this case, we would want to add the present value of predictions of the market rents of the units over the remaining years of the project to the present value of market rents up to the current time and the present value of the rents that the government has agreed to pay over this period to the present value of the costs incurred up to the present time.

Since the government does not own the project at the end of the contract, its market value should not be subtracted from the present value of the costs. It may be the case that this program has provided a windfall gain to the owners of the project by giving them an unusually valuable property at the end of the contract given the magnitude of their investment. If so, this is one of the inefficiencies of this type of housing subsidy.

If a project that is owned and operated by private parties under contract with the government to provide housing to low-income households has shifted from one program to another, for example, Section 236 to Section 8, then the project has a cost-effectiveness under the first program that may differ from its cost-effectiveness under the second program. Ideally, we would calculate its cost-effectiveness under the first program by subtracting the present value of the market value of the project at the time of its conversion from the present value of the costs incurred under the initial program and

[4] The government normally agrees to a certain total monthly rental payment to the owner. The tenant pays an amount that depends on the household's economic circumstances and the government pays the rest.

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then include this market value as its initial cost under the second program. A more practical alternative would be to treat projects that are operated under several programs as if they are operated under a completely separate program, for example, Section 236/8.

Unless the ratio of total cost to market rent is about the same in each year of a program's existence as in the case of vouchers and certificates, the cost-effectiveness of a program depends importantly on the discount rate used to calculate the present values. The issue of the appropriate discount rate to use for a cost-effectiveness analysis of housing programs has not been seriously considered in the literature on this topic, and it will not be addressed here except to point out a problem with an obvious approach, namely, to use the discount rate r(0) specified by OMB for evaluating streams of benefits and costs. Suppose, for simplicity, that the entire amount necessary to pay for a project is borrowed at a market rate of interest r(1). If r(0) is less than r(1), the present value of the mortgage payments at the OMB discount rate will be greater than the initial cost of the project. In this case, to say that r(0) is the appropriate discount rate for this stream of costs is to say that it is better for the government to pay for the project with a capital grant than by making mortgage payments on a market-rate loan. Since the federal government can borrow at a lower interest rate than any private business, this line of reasoning seems to lead to the implausible conclusion that we could reduce the cost of production of all goods by financing all private businesses through government loans financed by government borrowing.

IV. Practical Problems Encountered in Studies of Project-Based Assistance

Before proceeding to describe and evaluate previous studies of the cost-effectiveness of project-based housing assistance, it is useful to mention the practical problems that have made it difficult to implement the approach described in the preceding section.

First, although data on some of the immutable characteristics of the projects such as the number of apartments, the type of building materials, some amenities, and location are available for most programs in their administrative records, data on the condition of the unit in each year from initial occupancy to the present is not readily available. Since

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these units are supposed to be checked for compliance with the program's housing quality standards each year, substantial information should be available in the local offices that conduct these inspections, but it is almost surely not retained for very long.[5] Therefore, predicting the market rents of units in the project over the life of the project poses a substantial challenge.

Second, subsidized projects typically receive subsidies from multiple sources, and the magnitudes of all of these subsidies do not appear in the records of one agency. For example, state housing agencies selected and administer many Section 8 NC/SR projects. These projects were financed with bonds whose interest is tax deductible, receive periodic housing assistance payments from HUD, and sometimes receive local property tax exemptions or abatements. The typical LIHTC project receives subsidies from many sources and the number and types of subsidies received vary greatly across projects. These projects often receive grants or loans at below-market interest rates from many sources (Cummings and DiPasquale, 1999; National Council of State Housing Agencies, 2005, Table 7; Stegman, 1991) and about 39 percent of the units receive periodic project-based or tenant-based Section 8 housing assistance payments (GAO, 1997, p.40). State housing agencies collect data on the magnitudes of many subsidies committed to tax credit projects at the time of their development, but they do not collect data on subsidies received later such as subsidies received from HUD when the recipient of a tenant-based Section 8 housing voucher moves into a tax credit unit.

When different projects under a broad program receive different combinations of subsidies, we are faced with the issue of whether and how to distinguish between these different program variants. At one extreme, all of the sources of funding for housing subsidies could be enumerated, and the units receiving each combination of these subsidies could be treated as being part of a separate housing program. In this case, all units built under the LIHTC but receiving no other housing subsidies directly or indirectly would comprise one program. All units built under the LIHTC, occupied by households with Section 8 certificates, but receiving no other types of housing subsidy would comprise another housing program. At the other extreme, we could analyze broad

[5] To the best of my knowledge, no one has attempted to obtain information from this source to study housing programs.

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programs of project-based assistance such as public housing and Section 8 New Construction. This would lead to estimates of cost-effectiveness that are averages of all of the variants within each broad program.

V. Description and Evaluation of Past Studies

A. Older Production Programs

1. Housing in the Seventies (1974)

The National Housing Policy Review Task Force conducted the first major cost-effectiveness analyses of housing programs in 1973. The results are reported in U.S. Department of Housing and Urban Development, *Housing in the Seventies*, 1974, Chapter 4. This study was done rapidly during President Nixon's moratorium on additional commitments under low-income housing programs.

Although a technical appendix describing how the results were obtained was not published, I can describe the data and methodology underlying the study of public housing because I did this study. Since this study used the conceptually correct methodology and it has not been fully implemented in later studies, it is worth reviewing.

The data underlying the estimates of the cost-effectiveness of public housing are for 11 projects located in 6 large cities (Baltimore, Boston, Los Angeles, St. Louis, San Francisco, Washington). Neither the cities nor the projects were chosen at random. These projects were completed between 1953 and 1970. Ten of the projects are conventional public housing and one is turnkey public housing. (Under turnkey public housing, developers choose the design and location of proposed projects.)

The data on development and operating cost and project physical characteristics come from HUD administrative records. The Development Cost Summary contains the cost of developing every public housing project for each year during the construction period. (For the projects in this study, the construction period was never less than one or more than four years.) The DCS also contains information on the number of units of each size in each project. About 3% of public housing units under management in 1971

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were built on urban renewal sites. Since these sites are transferred to public housing authorities at no cost or possibly sold at a below-market price and we could not easily obtain the market value of this land, we did not select any projects built on urban renewal sites. Some public housing is built on land donated by other federal agencies (e.g., land on military bases that were closed after the Second World War) and local governments. However, we did not figure out how to identify these projects, and we did not know the fraction of public housing projects in this category. If one of our projects received this indirect subsidy, we understated its development cost.

Data on the cost of operating public housing are not usually available at the project level. However, data on each year's operating cost and number of units are available at the level of the housing authority from the Statement of Operating Receipts and Expenditures. It was assumed that each of the 11 projects in the sample had the average operating cost for its PHA each year. This probably overstates the true operating cost since the public housing program began in 1937 and none of the units in the sample were completed before 1953. That is, these projects were among the newest at the time of the study. Obviously, it would have been possible to improve upon the predictions of the operating costs of these projects with the data that was available.

To get a correct measure of the true operating costs of providing housing in public housing projects, two adjustments to the data on operating expense are required. First, a part of the administrative cost is the cost of administering a transfer program such as checking on eligibility. These are costs that are not incurred by providers of unsubsidized housing. Based on rather crude previous research, one half of the local housing authority (LHA) administrative cost was attributed to administering a transfer program as opposed to managing housing. This amount was subtracted from the LHA's administrative cost. Federal administrative cost was ignored. Second, local housing authorities do not pay full property taxes. Instead they make a small payment in lieu of property taxes (PILOT). To obtain the full cost of operating public housing, it is necessary to add to the reported costs the difference between full property taxes and PILOT. To obtain the full property taxes on public housing units in each city, we multiplied an estimate of the market rent of all of the units in a project by the ratio of full

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property tax to rent for unsubsidized units in each city reported in a well-regarded study of the property tax (Netzer, 1966).

The present value of the stream of development and operating costs through 1971, the last year of the data used in the study, overstates the cost that has been incurred up to that point to provide housing to public housing tenants because the land and structure have a market value at that time. The present value of the market value of the project must be subtracted from the present value of the stream of costs to obtain the present value of the costs incurred to provide housing up to the last year of the data.

The market value of each of the projects at the end of 1971 was estimated by multiplying an estimate of the market rent of the public housing units in the last year of the data by an estimate of the ratio of market value to the previous year's market rent for unsubsidized rental housing sold in recent years (that is, the gross rent multiplier). The estimate of the ratio of market value to the previous year's market rent for unsubsidized rental housing sold in recent years was obtained from a person working on the Task Force who had many years of experience in the D.C. real estate market. The ratio of value to annual rent used to predict the market value of each project in 1971 was seven. That is, we multiplied an estimate of the annual market rent of all of the units in the project by seven to get a prediction of what the project could be sold for if it were sold to the highest bidder. Obviously more care in making the prediction of market value of each project would have been desirable. However, the time available to complete the project precluded a more careful analysis.

The final element needed to complete the cost-effectiveness analysis is a prediction of the market rents of all of the units in a project from the first year that they were occupied through the last year of the data. The present value of these market rents tells us what we got for our money in terms of housing provided to recipients. The last year's market rents are also used to predict the market sales price of the project. These predictions were based in part on Robert Gillingham's estimated relationships between market rent and housing characteristics in the cities involved in 1960. (Gillingham was in the Research Division of the BLS's Office of Prices and Living Conditions at the time, and his methods, data, and results were well documented in a research discussion paper.) The Project Physical Characteristics form contains information on many characteristics of

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the public housing projects that appear in Gillingham's regression. I made educated guesses about a few variables. For example, since the oldest project was built in 1953 and hence was less than 20 years old in the last year of the study, I assumed that none of the units in these projects were deteriorating or dilapidated in any year between 1953 and 1971 as the Census Bureau used these terms in 1960. Combining Gillingham's estimated equations, data from PPC, and some innocuous assumptions enabled me to predict the market rent of each of the units in the projects in 1960. To predict market rents in other years, I used Gillingham's equation to adjust rent for changes in the age, and hence condition, of the units and the BLS housing price index in each city to adjust for changes in housing prices.

The stream of costs (minus the market sales value of the project in the last year) and market rents were both discounted at 7.5% back to the first year that expenses were incurred to build the project. This was approximately the interest rate on first mortgages in 1971. Limited time permitted little consideration of the appropriateness of this interest rate.

For 9 of the 11 projects, the present value of the costs exceeded the present value of the market rents. The ratio of the present value of the costs to the present value of the market rents varied from .87 to 2.05. When all figures were expressed in 1971 Washington, D.C. prices and aggregated over all projects, the conclusion was that it costs $1.17 to provide a dollar's worth of housing under the public housing program, excluding the costs of administering a transfer program.

Another important result of this study is that only 42 percent of the cost of the public housing program to the federal and local governments appeared explicitly in the HUD budget. Thirty six percent of the cost to governments was attributable to the tax exempt status of the interest earned on local authority bonds, and another 22 percent to the difference between full property taxes and the smaller payments made by local housing authorities to local governments. (The former indirect subsidy has not existed since 1987 when development grants replaced annual contribution contracts. However, almost all public housing was built before that date.) Since many project-based programs involve subsidies that do not appear on the books of the agency administering the

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program, the preceding result makes clear the importance of considering subsidies from all sources in assessing the cost-effectiveness of alternative programs.

These results are obviously based on a small sample, and many of the predictions of individual elements required in the analysis are highly improvable. However, from the viewpoint of illustrating the appropriate methodology, this is still the best study in existence. Later studies were typically based on more and better data, but did not implement the full life cycle approach.

2. *The Benefits and Costs of Public Housing in New York City (1983)*

Olsen and Barton's study of public housing in New York City illustrates a more typical approach to estimating the cost-effectiveness of a housing program.[6] It attempted to estimate the market rents of public housing units in 1965 and 1968 and what the expenses of the New York City Housing Authority would have been in 1965 and 1968 if the interest on their bonds had been subject to federal income taxation and they were required to pay full property taxes. It ignores market rents and costs in other years.

Using data on the initial development cost and completion date of each public housing project in New York City, we calculated how much the authority would have been paying on its loans in 1965 and 1969 had it borrowed at an appropriate market rate of interest and made equal payments on these loans over 40 years. (Almost all permanent financing was of this duration.)

The problem with this approach is that it involves an arbitrary allocation of the original development cost to particular years. For example, none of the original development cost would be attributed to any year beyond the fortieth. Virtually all public housing built has continued to provide housing beyond this time, and its ability to do it depends on the land and large parts of the initial structure.

To this amount attributed to development cost, we added the Authority's operating cost (excluding all administrative costs) and an estimate of difference between full property taxes (based on the ratio of property taxes to rents of unsubsidized, uncontrolled rental housing in NYC and estimates of the market rents of public housing

[6] In 1968, New York City accounted for 21 percent of all public housing in the United States.

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units) and its PILOT. The exclusion of all administrative expenses understates somewhat the cost of providing housing since some of the administrative cost is attributable to the ordinary functions of operating rental housing in the unsubsidized sector. However, the approach does account for the two major hidden subsidies involved in public housing.

An equation explaining the market rents of unsubsidized, uncontrolled rental housing in terms of their characteristics was estimated using data from the 1965 and 1968 NYC Housing and Vacancy Survey. This survey collected a limited set of housing characteristics, namely number of bedrooms and other rooms, age of the building, condition of the apartment (sound, deteriorating, or dilapidated), borough, story of the unit, presence of an elevator, and type of heating. This creates the possibility of substantial differences in the desirability of unsubsidized, uncontrolled rental units and public housing units with the same observed characteristics and hence badly biased predictions of the market rents of public housing units based on this estimated equation.

These estimated equations were used to predict the market rents of each of the 1366 public housing units in the 1965 Survey and the 1515 units in the 1968 Survey. Since the Survey was a random sample of all addresses in the city, the mean of these predicted rents in each year was the prediction of the mean market rent of all public housing units in that year.

Based on these estimates of market rents and costs, we concluded that it cost $1.10 to produce a dollar's worth of housing under the public housing program in 1965 and $1.15 in 1968. Recall that administrative costs are not included. These are the smallest estimates of the inefficiency of public housing in existence.

3. *Housing Allowances and Other Rental Assistance Programs (1980)*

Mayo, Mansfield, Warner, Zwetchkenbaum (1980) study the cost-effectiveness of public housing (conventional and turnkey), Section 236 (new construction and substantial rehab), Section 23 Existing (the precursor to Section 8 Existing), and housing allowances (minimum condition type used in Experimental Housing Allowance Program and in the Section 8 Existing Voucher Program in effect between 1983 and 1999) in Pittsburgh and Phoenix.[7] They use data on the development cost of public housing units built between

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1952 and 1974, Section 236 projects built between 1969 and 1975, and operating costs and characteristics of all apartments in 1975. The sizes of their random samples are:

Program/Urban Area	Pittsburgh	Phoenix
Public Housing	241	225
Section 236	281	87
Section 23	93	138
Housing Allowances	83	65

Although their study includes a brief life cycle analysis based on many strong assumptions, the bulk of the report compares the annualized development cost and total operating cost in 1975 with the predicted market rent of the unit. For the construction programs, the annuitized present value of the costs associated with building each project is added to the operating cost, full property tax, and administrative cost of the project in 1975. To account for the change in cost over time and differences in the sizes of units, this measure of total annual cost per unit is regressed on variables accounting for the year built and the average size of the apartments in the project. This regression is used to predict the annuitized development cost and first-year cost of each apartment in the sample had it been built in 1975. For programs using the existing stock, the total cost is calculated as the sum of the rental payment to the owner, operating costs (Section 23), tax losses from accelerated depreciation, and administrative costs in 1975. Data on unsubsidized units in each area is used to estimate a statistical relationship explaining market rent in terms of housing and neighborhood characteristics in 1973. Characteristics of subsidized units are substituted into the estimated relationship to predict their market rents in that year, and then housing price indices were used to express predicted market rents in 1975 prices.

This study has many strengths. It accounts for all major direct and indirect subsidies. It is based on accurate data on capital costs at the times that projects were built and operating costs, local property taxes, and administrative cost in 1975. The costs of

[7] Mayo (1986) summarizes the results of this study, the study by Wallace and others (1981), and similar studies of German project-based and tenant-based programs. However, he does not provide a detailed description or critical evaluation of these studies.

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Public Housing and Section 236 are adjusted for price changes to reflect costs of building new units in 1975 and operating them in their first year. The study makes accurate predictions of market rents of subsidized units in 1975 based on numerous characteristics of the dwelling units and their neighborhoods and a hedonic regression estimated with a large random sample of about 1600 unsubsidized units in each area.

The weakness of the basic approach is that it ignores market rents and all operating costs beyond the first year. In order to see the likely direction and magnitude of the bias from using these shortcuts, it is helpful to write the conceptually correct measure in annualized terms. The conceptually correct measure is

$$(DC + PVOC)/PVMR,$$

where DC is a project's development cost, PVOC is the present value of operating costs, and PVMR is the present value of the market rents of the project's units. For simplicity, assume that these present values are for the entire period that the project is used to house subsidized households and that it is not owned by the government at the end of this period. This measure is identical to

$$[a(r,T)\cdot DC + a(r,T)\cdot PVOC]/a(r,T)\cdot PVMR,$$

where a(r,T) is the annual repayment over T years on a loan of $1 at an annual interest rate of r.

The shortcut measures of cost-effectiveness such as Mayo, Mansfield, Warner, Zwetchkenbaum's measure typically use the annualized development cost $a(r,T)\cdot DC$ that appears in this formula. If the authors of these studies had used the annualized present values of operating costs and market rents in the preceding formula, they would have obtained the same results as the life cycle approach. Instead they have used the operating expense and market rent for a single year.

If operating cost and market rent increased at the same constant rate in nominal terms, the annualized PVOC would exceed the operating cost in the first year by the same percentage as the annualized PVMR exceeds the market rent in the first year. As a result,

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the shortcut measure based on the annualized operating cost and market rent in the first year of the project would overstate the cost-ineffectiveness of the project. That is,

$$[a(r,T)\cdot DC + \cdot OC(1)]/MR(1) > [a(r,T)\cdot DC + a(r,T)\cdot PVOC]/a(r,T)\cdot PVMR,$$

where OC(1) is operating cost and MR(1) is the market rent in the first year of operation. The expression on the left side of the inequality is the primary measure used by Mayo, Mansfield, Warner, Zwetchkenbaum. The expression on the right side of the inequality is the conceptually correct measure.

Unfortunately, the assumption underlying this inequality is implausible on a priori grounds and is inconsistent with the available evidence. A priori, it is reasonable to believe that operating costs increase over time because both the quantities and prices of operating inputs increase, market rents increase due to inflation in housing prices and decrease due to real depreciation, and housing prices typically increase at about the same rate as the prices of operating inputs. As a result, operating costs per unit increase at a faster rate than market rents.

The data on public housing that underlies the results in U.S. Department of Housing and Urban Development (1974) supports this view. In each of the nine projects for which data were available, the ratio of operating cost to market rent increased between 1958, the first year for which data were available, and 1971, the last year of the data. The median rose from .50 to .64. (Two of the eleven projects studied had been in operation for less than two years and hence did not provide useful information about this matter.)

If the rate of increase in operating cost exceeds the rate of increase in market rent by a sufficient margin, the inequality above is reversed. That is, the measure based on operating cost and market rent in the first year understates the cost-ineffectiveness of the program.

Applying the measure used by Mayo, Mansfield, Warner, Zwetchkenbaum to the data from the 1974 HUD study provides some insight into the direction and magnitude of the bias resulting from using first-year operating cost and market rent instead of the annualized present values of operating costs and market rents in calculating cost-

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effectiveness. For eight of the eleven projects, the first-year approach understates the cost-ineffectiveness of public housing. The largest understatement is 40 percent. The largest overstatement is 16 percent. These results confirm that the bias can be in either direction and suggest that this shortcut typically understates the cost-ineffectiveness of public housing.

Mayo, Mansfield, Warner, Zwetchkenbaum (pp. 157-169) recognize the conceptual superiority of the life cycle approach to cost-effectiveness analysis, and they estimate cost-effectiveness measures based on this approach based on a range of alternative assumptions about rates of increase in operating costs and market rents. The qualitative results are unaffected by these sensitivity analyses. However, the sensitivity analyses are not based on data on actual time trends in market rent or operating cost under any housing program.

The table below reports the results of their basic approach.

Estimated Ratio of Total Cost to Market Rent
for Units Leased or Constructed in 1975

Program	Pittsburgh	Phoenix
Public Housing	2.20	1.79
Section 236	2.01	1.47
Section 23	1.67	1.11
Housing Allowances	1.15	1.09

Basically, the authors find that the cost of housing allowances exceeds the market rent of the units involved by the cost of administering the program. Subsequent studies (Wallace and others, 1981;Weinberg, 1982; Leger and Kennedy, 1990) have confirmed this finding. A plausible explanation for the large difference in the cost-effectiveness of Section 23 between the two cities is based on the manner in which the units were obtained. In Pittsburgh, Section 23 units were rented directly by housing authorities that assigned tenants to units. In Phoenix, tenants located a large fraction of units. The most

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striking findings in the table are the excessive costs of the construction programs. Their costs exceed the market rents of the units by far more than the administrative costs.

The study contains a number of other important findings concerning the cost-effectiveness of variants of the programs considered. Turnkey public housing was developed in 1967 to improve the efficiency of the public housing development process. Mayo, Mansfield, Warner, Zwetchkenbaum's results (p. 134) indicate that turnkey public housing is less efficient than conventional public housing. It is often argued that rehabilitation is cheaper than new construction and that nonprofits can produce housing more cheaply than for-profit firms. Their results (p. 135) are contrary to both beliefs.

4. *Participation and Benefits in the Urban Section 8 Program (1981)*

Wallace, Bloom, Holshouser, Mansfield, and Weinberg, (1981) present highly reliable estimates of the cost-effectiveness of Section 8 Existing Certificates and estimates that unambiguously understate the cost-ineffectiveness of Section 8 New Construction.[8] The costs of Section 8 New Construction are greatly understated by the omission of all indirect subsidies, namely GNMA tandem plan interest subsidies, forgone tax revenue due to the tax exempt status of interest on bonds used to finance state housing agency projects, special accelerated depreciation allowed under the federal income tax, FHA insurance losses in excess of premiums, and foregone local property taxes on some projects. Based on previous research on Section 236, authors estimate (p. 226) that the program's cost is understated by between 20 and 30%. The only cost of the Section 8 New Construction program included in the analysis is the direct rental payment to the owner from the tenant and HUD. Since these payments are known with great accuracy, this provides an unambiguous understatement of the program's cost in a particular year for the units in the sample.

This study is based on data from 16 metropolitan areas selected at random with probability of selection proportional to number of new construction units in the SMSA. The random samples of subsidized units used for the cost-effectiveness analysis consist of 186 units in 32 Section 8 New Construction projects in 13 SMSAs and 276 units

[8] Weinberg (1982) provides a condensed version of this study.

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occupied by recipients of tenant-based Section 8 Certificates from 83 PHAs in these SMSAs. The Section 8 NC/SR projects were completed and occupied in 1979.

Two different samples of unsubsidized units with different observed housing and neighborhood characteristics were used to estimate relationships explaining market rents. One consisted of data on 40, 560 apartments from the American Housing Survey. The other consisted of data on 1365 apartments in the 13 SMSAs collected by Abt Associates. The data collected by Abt contained more detailed information about housing and neighborhood characteristics.

The data on the unsubsidized units is used to estimate statistical relationships explaining market rent in terms of housing and neighborhood characteristics. With the smaller sample, separate hedonics were estimated for four regions with dummy variables for the SMSAs in those regions. For the larger sample, separate hedonics were estimated for each SMSA. Characteristics of subsidized units are then substituted into the estimated relationships to predict their market rents. The mean of the predicted market rents based on the relevant hedonic based on each sample is compared with mean of the rents paid to the owners of the units. The means of the predicted market rents based on the two samples of unsubsidized apartments were similar. This study contains the best estimates of the market rents of subsidized apartments in the literature on the cost-effectiveness of housing programs.

The results based on the Abt data on unsubsidized housing are:

Program	Rent Paid To Owner	Predicted Market Rent	Excess of Owner's Rent over Market Rent
Section 8 New Construction	$362	$291	24.4%
Section 8 Existing	$240	$265	-9.4%

Notes: Total cost of New Construction substantially exceeds rent paid to owner due to indirect subsidies. Cost of each program exceeds rent paid to the owner by administrative cost. To predict correctly differences in the overall desirability of housing under the two programs, the predicted

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market rents are for newly occupied units. Rent paid to owner is less than predicted market rent for some occupants of existing units because they receive tenure discount.

The results based on the AHS data on unsubsidized housing are:

Program	Rent Paid To Owner	Predicted Market Rent	Excess of Owner's Rent over Market Rent
Section 8 New Construction	$362	$301	20.3%
Section 8 Existing	$240	$241	0.0%

Notes: Total cost of New Construction substantially exceeds rent paid to owner due to indirect subsidies. Cost of each program exceeds rent paid to the owner by administrative cost. To predict correctly differences in the overall desirability of housing under the two programs, the predicted market rents are for newly occupied units. Rent paid to owner is less than predicted market rent for some occupants of existing units because they receive tenure discount.

These results clearly show that it costs much more to provide identical housing via the Section 8 New Construction Program than via the tenant-based Section 8 Existing Program.

5. *The Costs of HUD Multifamily Housing Programs (1982)*

The bulk of the study by Schnare, Pedone, Moss, and Heintz (1982) deals with the extent to which the *development* cost of projects under variants of Public Housing, Section 236, and Section 8 NC/SR exceed the development cost of Section 221(d)(4) projects that are the same with respect to some characteristics. Although Section 221(d)(4) is usually called an unsubsidized program, it provides a small subsidy in the

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form of a below-market interest rate. A smaller part of the study (Chapter 7 and its appendices) attempt to compare the life-cycle costs of the alternatives.

This study deals with an unusually large number of program variants, namely

- Public Housing
  - Conventional
  - Turnkey
- Section 8 New Construction
  - 202/8
  - HUD-FHA Insured
  - Section 11(b)
  - SHFA-FHA Insured
  - SHFA-Not FHA Insured
- Section 8 Substantial Rehabilitation
  - HUD-FHA Insured
  - SHFA-FHA Insured
  - SHFA-Not FHA Insured
- Section 236 with Rent Supplements
- Section 221(d)(4)

The two largest variants of Section 8 are New Construction HUD FHA-Insured and SHFA Not FHA-Insured. The other new construction variants and the substantial rehabilitation programs are much smaller.

The authors collected accurate data on the development costs and characteristics of a large, stratified random sample of 800 projects built between 1975 and 1979. After expressing all development costs in the prices that prevailed in one time and place, a statistical relationship is estimated explaining development cost per unit in terms of the characteristics of the project, unit, and neighborhood, characteristics of the sponsor, length of the construction period, year that construction began, extent of rehabilitation, and the program involved. The estimated relationship is used to predict the difference in mean development cost of units with the same observed characteristics across programs.

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The excessive *development costs* of projects in the heavily subsidized programs compared with projects with the same observed characteristics in the lightly subsidized 221(d)(4) are:

- Section 8 New Construction
  - 202/8 16.8%
  - HUD-FHA 8.7%
  - 11(b) 2.7%
  - SHFA-FHA 10.5%
  - SHFA-NonFHA 6.7%
- Section 8 Substantial Rehab
  - HUD-FHA -5.6%
  - SHFA-FHA -3.1%
  - SHFA-NonFHA 8.7%
- Public Housing
  - Turnkey 35.0%
  - Conventional 31.0%
- Section 236 with rent supplements -1.0%

These results indicate that the *development* cost of public housing exceeds that of identical projects under the lightly subsidized Section 221(d)(4) program by substantial amounts and that the excessive cost is much smaller for the major variants of Section 8 New Construction and virtually non-existent for Section 236 with rent supplements. The results for the rehab programs should be discounted since these projects are likely to be worse with respect to characteristics not included in the regression.

Although these results are of some interest in understanding the sources of inefficiency in construction programs, they do not tell us anything about the overall cost-effectiveness of alternative housing programs. For that, we need the entire stream of payments to the developers over the time that the projects are used to house low-income households. This matter is addressed in Chapter 7 and its appendices.

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The methods underlying the results reported in the appendices are explained in considerable detail. Unfortunately, they involve assumptions that almost surely bias the results towards finding no difference in the cost-effectiveness of subsidized and unsubsidized housing. The methods underlying the results reported in the body of the report are hardly explained at all, and the results are quite different from those reported in the appendix. No attempt is made to reconcile the enormously different results.

The results in the appendices are based on estimates of the direct payments to owners of projects (albeit based indirectly on their expenditures and net income), the other direct costs that appear in HUD's budget (administration cost and interest subsidies including GNMA Tandem Plan) and the indirect costs to federal and local governments such as local property taxes forgone and excess depreciation allowed on federal income tax. The present value of these costs during the first 20 years for projects in each program with the same initial observed housing and neighborhood characteristics is calculated and then the constant annual amount with the same present value at a market interest rate (11%) is calculated. Calculations involve assumptions about future trends over 20 years that are not based on program experience.

The assumptions underlying these calculations almost surely lead to an underestimate of the cost of subsidized projects. Specifically, the study (1) ruled out by assumption the possibility that for-profit developers of subsidized projects earn excessive profits, (2) assumed that operating expenditures are the same in subsidized and unsubsidized projects and that a given operating expenditure will lead to the same improvement in housing services in both types of projects, (3) assumed a rate of inflation in operating input prices greatly exceeding the actual rate that occurred over the period considered, resulting in substantial overstatement of that part of the total cost that was assumed to be the same for subsidized and unsubsidized projects, and (4) omitted a few major costs of subsidized projects, namely FHA insurance losses in excess of premiums for all programs providing this insurance and GNMA Tandem Plan interest subsidies for Section 221(d)(4) and 236 projects. Furthermore, ignoring differences in the services provided to subsidized households by projects beyond 20 years and the total costs incurred to provide these services after 20 years could easily affect the cost-effectiveness ranking of the programs.

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The results in the body are based on the operating costs reported in the appendix and a greatly simplified calculation of the costs associated with building the project. Specifically, it is assumed that the annual cost associated with building a project is the level payment on a 40-year loan at the discount rate used to calculate all present values (11%). Only the annual costs over the first 20 years are involved in the present value calculation.

For what they are worth, the results are:

	Body	Appendix
• Section 8 New Construction		
○ 202/8	1.2%	-2.0%
○ HUD-FHA	6.3%	12.1%
○ 11(b)	0.0%	17.5%
○ SHFA-FHA	7.4%	26.9%
○ SHFA-NonFHA	3.2%	24.7%
• Section 8 Substantial Rehab		
○ HUD-FHA	-5.8%	0.0%-10.3%
○ SHFA-FHA	-4.2%	12.9%-23.3%
○ SHFA-NonFHA	2.6%	23.9%-35.1%
• Public Housing		
○ Turnkey	21.5%	18.3%-29.6%
○ Conventional	11.6%	9.5%-24.6%
• Section 236 with rent supplements	4.5%	5.8%

Obviously, the results in the appendix differ markedly from those in the body of the report.

6. Summary of Older Studies

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Table 1 summarizes the results of these studies (excluding the latter). The studies with the most detailed information about the characteristics of the housing provided by the programs found the largest excess costs for the production programs. Specifically, Mayo et al. (1980) estimated the excessive cost of public housing compared to housing vouchers for providing equally desirable housing to be 64% and 91% in the two cities studied and the excessive cost of Section 236 to be 35% and 75% in these two cities. Another study with excellent data on housing characteristics estimated the excessive cost of Section 8 New Construction compared to tenant-based Section 8 Certificates to be between 44% and 78% [Wallace et al., 1981].[9]

7. *Recent Evidence on Older Programs*

More recent evidence supports these older findings. A succession of studies [Mayo et al., 1980; Wallace et al., 1981; Weinberg, 1982; Leger and Kennedy, 1990; ORC/Macro, 2001, Section V] have found that the total cost of various types of tenant-based housing assistance have exceeded the market rent of the units involved by the cost of administering the program. In contrast, the total cost of the Section 8 New Construction and Substantial Rehabilitation Program, HUD's largest program that subsidized the construction of privately owned projects, has exceeded the market rents of the units by much more than the program's administrative cost.

Based on a large random sample of HUD-insured Section 8 projects, Finkel et al. (1999, Exhibit 5-1) report that landlords received payments from tenants and the government in 1995 that exceeded market rent for 86 percent of their units. Two thirds of the units received payments that exceeded market rent by more than 20 percent. These calculations understate the excess cost because (1) the predicted market rents are based on the assumption that all property systems are restored to their original working

[9] This study made predictions of the market rents of subsidized units based on two different data sets containing information on the rent and characteristics of unsubsidized units. The study did not collect information on the indirect costs of the Section 8 New Construction Program. These indirect subsidies include GNMA Tandem Plan interest subsidies for FHA insured projects and the forgone tax revenue due to the tax-exempt status of interest on the bonds used to finance SHFA projects. Based on previous studies, the authors argue that these indirect costs would add 20 to 30 percent to the total cost of the Section 8 New Construction Program. The range of estimates reported in the text is based on the four combinations of the two predictions of market rent and the lower and upper limits on the indirect costs.

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condition and hence overstate the market rents of the units in their current condition and (2) they ignore other subsidies received by these projects such as GNMA Tandem Plan interest subsidies received by all projects and local property tax exemptions received by many projects.

Shroder and Reiger (2000) produce similar results in a direct comparison of the total payments to landlords under the Section 8 Certificate and the Section 8 New Construction/Substantial Rehabilitation programs. The data covered the period January 1997 through April 1998, and all Section 8 projects were 15 to 20 years old at the time. Like the preceding analysis, this analysis ignores some costs of Section 8 project-based assistance. Unlike it, Shroder and Reiger's study does not attempt to account for differences in the characteristics of units beyond the number of bedrooms and their zip code. Their results indicate that Section 8 projects are about 35 percent more expensive than certificates.

B. Active Production Programs

Recent GAO studies produced similar results for the major active construction programs – LIHTC, HOPE VI, Section 202, Section 515, and Section 811. Table 2 reports results based on the conceptually preferable life cycle approach.[10] The excess total cost estimates range from 12% for Section 811 to 27% for HOPE VI [GAO, 2001, p. 3]. These estimates are lower bounds on the excessive cost because some costs of the production programs were omitted. Most notably, the opportunity cost of the land and cost of preparing the site were omitted from the cost of HOPE VI projects. These are real costs to society of HOPE VI redevelopment. More generally, some costs of each production program were omitted. For example, some projects under each program receive local property tax abatements. The preceding results ignore this cost to local

[10] The GAO study also reports first-year excess costs of the production programs. The first-year cost of a production program is the sum of the annualized development subsidies and the tenant rent and other government subsidies during the first year of operation. The GAO estimates of excess cost of production programs based on this method are much higher than estimates based on the life-cycle approach. Section V.A.3 explains the shortcomings of first-year-cost methodology and how this approach can bias the results in either direction.

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taxpayers. Other projects are built on land sold to the developer by a government at a below-market price.

It is often argued that production programs work better than tenant-based vouchers in the tightest housing markets. The GAO study contains evidence concerning whether production programs are more cost-effective than tenant-based vouchers in housing markets with low vacancy rates. In addition to the national estimates, the GAO collected data for seven metropolitan areas. The data for the GAO study refer to projects built in 1999. In that year, the rental vacancy rates in the seven metropolitan areas ranged from 3.1% in Boston to 7.2% in Baltimore and Dallas, with a median of 5.6%. The overall rental vacancy rate in U.S. metropolitan areas was 7.8%. So all of the specific markets studied were tighter than average. Only five of the largest seventy-five metropolitan areas had vacancy rates lower than Boston's. In each market, tenant-based vouchers were more cost-effective than each production program studied. Table 3 reports the results for Tax Credit Program. The results for Section 202 and 811 are similar [GAO, 2002, pp.19-20].

Unlike the best earlier cost-effectiveness studies, the GAO study did not compare the total cost of dwellings under the different programs that were the same with respect to many characteristics. Instead it simply compared the average cost of dwellings with the same number of bedrooms in the same metropolitan area or the same type of location (metropolitan or nonmetropolitan). This has led to the criticism that the results overstate the excessive costs of the production programs for providing equally desirable housing because these programs provide better housing than the units occupied by voucher recipients.

No evidence on this matter exists for active production programs. However, evidence from earlier construction programs casts doubt on this view. Although units in recently completed projects under construction programs might have typically been better than units occupied by households with certificates and vouchers, the existing evidence suggests that this difference is not great. Furthermore, the relevant quality of the housing under a construction program is not its quality when it is new but rather the average quality of housing provided over the time that the project serves assisted households. This quality has typically declined over time, at least until additional subsidies are

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provided for major renovation. The existing evidence suggests that well before the units in subsidized projects reach the midpoint of their service to assisted households, they provide housing worse than the housing occupied by recipients of tenant-based vouchers and certificates.

Results from a number of previous studies illustrate these general points. Mayo et al. (1980) estimated the market rents of units under several housing programs in Pittsburgh and Phoenix in 1975 based on data on the market rent and numerous characteristics of unsubsidized units and their neighborhoods. Table 4 reports the results. The public housing units involved were built between 1952 and 1974. Therefore, none of these units were more than 23 years old in 1975. Since public housing units typically remain in service for more than 50 years, none of these units had reached the midpoint of their useful lives. Table 4 indicates that these public housing units were no better than the units occupied by recipients of housing allowances. The Section 236 units were built between 1969 and 1975. So, none of these units were more than a few years old at the time. Table 4 indicates that Section 236 units were not enormously better than the units occupied by recipients of housing allowances even when they were quite new.

Wallace et al. (1981) used similar methods and data to estimate the market rents of randomly selected Section 8 Existing and New Construction units in 16 randomly selected metropolitan areas in 1979. Although none of the units under the Section 8 New Construction Program were more than a few years old at that time, the difference in the mean market rents of units under the two programs was less than 10 percent, namely $291 per month for Section 8 New and $265 for Section 8 Existing.

David Vandenbroucke's (U.S. Department of Housing and Urban Development, Office of Policy Development and Research) unpublished tabulations based on the 1991 American Housing Survey Metropolitan Sample paint a similar picture. He too estimated separate statistical relationships between market rent and numerous characteristics of unsubsidized units and their neighborhoods in a number of metropolitan areas and then used these relationships to predict the market rents of public housing units, units in privately owned HUD-subsidized projects, and units occupied by certificate and voucher holders. Vandenbroucke's analysis is based on a restricted-use version of the American Housing Survey that identifies the type of housing assistance received from HUD's

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administrative records. Table 5 reports the results. In eight of eleven metropolitan areas, the median market rent of the units occupied by recipients of certificates and vouchers was greater than the median market rent of units in public and privately owned HUD-subsidized projects. Vandenbroucke did not report the median age of the units of each type in his sample, and it is not possible to determine these medians based on the public-use version of the survey. However, the median age of public housing units in the United States in 1991 was about 23 years and the median age of the units in privately owned subsidized projects was about 14 years [Olsen, 2003, Table 6.5]. So, it is plausible to believe the majority of public housing units in his sample had not reached the midpoint of their service to assisted households and the majority of privately owned projects were much younger.

Payment standards in the housing voucher program are increased each year to account for inflation. This should enable voucher recipients to occupy equally good housing over time, possibly by moving from one unit to another. Although it is tempting to believe that the units in specific housing projects decline substantially in quality over time, Walters (2009) finds only a modest decline between 1985 and 2005 for the housing projects that existed in 1985. He offers a plausible explanation for this surprising result. Although they may have deteriorated substantially in their early years, many projects eventually received modernization subsidies under programs that did not exist at the time that the projects were built. Between any two dates, some projects decline in quality and others are substantially improved. For example, many public housing projects have been modernized under a program introduced in 1969 after most public housing units had been built and some have been rehabilitated under HOPE VI, a program created after almost all public housing units had been built. Many HUD-subsidized privately owned projects have been rehabilitated with subsidies from the LIHTC.

In summary, the available evidence does not support the view that the GAO study understated the cost-effectiveness of the production programs. No evidence indicates that active production programs provide better housing than tenant-based vouchers on average over the lives of subsidized projects. Furthermore, the GAO study understates the cost of the production programs.

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The GAO study will not be the last word on the cost-effectiveness of the programs studied. Data on the condition, amenities, and neighborhoods of subsidized units over time is essential for accurately assessing the cost-effectiveness of alternative methods of delivering housing assistance. Other improvements in the GAO's implementation of the life-cycle methodology are possible and desirable. However, the GAO study provides the only independent cost-effectiveness analysis of active subsidized construction programs.[11]

C. *Renewing Use Agreements for Private Subsidized Projects*

The preceding evidence on the cost-effectiveness of project-based assistance applies to units built or substantially rehabilitated under a subsidized construction program and still under their initial use agreement. The Mark-to-Market Program (M2M) provides evidence on the cost-effectiveness of renewing use agreements for privately owned subsidized projects, and the Experimental Housing Allowance Program evidence on the cost-effectiveness of project-based assistance to existing, previously unsubsidized housing.

Congress created the M2M program in the 1997 Multifamily Assisted Housing Reform and Affordability Act to reduce the excess subsidies under the project-based Section 8 program. Early evidence on the experience with this initiative indicates that it did not eliminate the excessive cost. For some units under this program, the total monthly payment from the federal government and tenant at the outset of the new use agreement was reduced to the market rent and no additional subsidy was provided. However, the majority of units received additional subsidies and many also received rents in excess of market rents. Only a third of the projects that had been restructured by July31, 2003 received no additional subsidies [Hilton et al., 2004, p. xiii]. HUD repaid all or a part of the outstanding balance on the mortgage of the remaining projects. For more than a fourth of these projects, it also agreed to monthly payments in excess of

[11] Despite its title, Deng (2005) is not a cost-effectiveness analysis. It attempts to compare the subsidy received by occupants of tax credit projects with the subsidy that they would have received under the Section 8 Housing Voucher Program. The subsidy depends on the tenant's contribution to rent. This is not relevant for a cost-effectiveness analysis. Furthermore, the study has virtually no data on the characteristics of tax credit units and hence does not attempt to estimate the market rent of these units or voucher units.

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market levels. For 35 percent of the projects with above-market rents, the initial monthly payments exceeded market rents by more than 20 percent [Hilton et al., 2004, p. 40]. Furthermore, there is every reason to expect that the excess of the cost relative to market rent to increase over time because the projects receive automatic rent increases that are independent of the condition of its units.

D. *Project-Based Assistance to Previously Unsubsidized Units*

The Experimental Housing Allowance Program provides additional evidence on the cost-effectiveness of project-based assistance. One type of housing allowance tested in the Experiment was essentially identical to the housing voucher program that operated between 1983 and 1998. It offered each eligible family a subsidy that depended on the family's characteristics, on the condition that the family occupies a unit meeting minimum housing standards. At the time of the Experiment, HUD operated the national Section 23 Existing Housing Program, the first program of tenant-based rental housing assistance in the United States. Under one variant of this program, housing authorities rented existing apartments and sublet them to eligible families. This is analogous to the project-based component of the Housing Choice Voucher Program.

The results for one of the metropolitan areas studied provide clear evidence on the cost-effectiveness of tenant-based versus project-based assistance for existing housing [Mayo et al., 1980, pp. 134-139]. All Section 23 units in Pittsburgh were leased by the housing authority and sublet to tenants. The ratio of total cost to market rent for these units was 1.67. For example, it cost $835 to rent a unit with a market rent of $500. The ratio for the tenant-based housing allowance program was 1.15.[12] Therefore, it cost 45% more to provide equally good housing when the housing authority negotiated the rent than when tenants found their own units.

[12] The administrative cost of the housing allowance program was about 15% of the total cost. This implies that landlords of housing allowance recipients received market rents for their units. Subsequent research has indicated that this is a common characteristic of all tenant-based rental assistance [Wallace et al., 1981;Weinberg, 1982; Leger and Kennedy, 1990; ORC/Macro, 2001].

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VI. Implications for Number of Households Served

The difference in cost-effectiveness between tenant-based and unit-based housing assistance has major implications for the number of households that can be served with the current budget. If we compare programs of tenant-based and unit-based assistance that serve recipients equally well (that is, provide them with equally good housing for the same rent), the unit-based programs will serve many fewer families with a given budget. No credible evidence shows that any type of unit-based assistance is as cost-effective as tenant-based vouchers in any market conditions or for any special groups. Therefore, many eligible families and the taxpayers who want to help them will gain if tenant-based assistance replaces unit-based assistance.

The magnitude of the gain from shifting from unit-based to tenant-based rental assistance would be substantial. Even the smallest estimates of the excess costs of unit-based assistance imply that shifting ten families from unit-based to tenant-based assistance would enable us to serve two additional families. Since the federal government provides unit-based rental housing assistance to more than five million families, a total shift from unit-based to tenant-based assistance would enable us to serve at least a million additional families with no additional budget. The most reliable estimates in the literature imply much larger increases in the number of families served. For example, the results in Wallace et al. (1981) imply that tenant-based vouchers could have provided all of the families who participated in the Section 8 New Construction Program with equally good housing for the same rent and served at least 72 percent more families with similar characteristics equally well without any additional budget.

VII. Conclusions

Previous research suggests that there are large differences in the cost of providing identical housing across different programs that have been used to deliver housing subsidies. More specifically, the empirical literature is unanimous in finding that tenant-based housing certificates and vouchers provide housing of any quality at a much lower

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total cost (that is, cost to all levels of government and tenants) than each major program of project-based assistance.

Among the plausible explanations for the differences in the total cost of providing equally good housing under programs of tenant-based and unit-based assistance are the absence of a financial incentive for good decisions on the part of civil servants who operate public housing, the resources that developers devote to securing the subsidies, and the distortions in usage of inputs resulting from the subsidy formulas. A special case of the latter is that unit-based assistance is usually tied to the construction of new units. The least expensive approach to improving the housing conditions of low-income households involves heavy reliance on upgrading the existing housing stock, the primary mechanism through which tenant-based assistance achieves this goal.

The results concerning the cost-effectiveness of different housing programs illustrate the virtue of substantial reliance on market mechanisms for achieving social goals, especially the virtue of forcing sellers to compete for the business of buyers. Under a program of tenant-based assistance, only suppliers who provide housing at the lowest cost given its features can remain in the program. If the landlord attempts to charge a voucher recipient a rent in excess of the market rent, the tenant will not remain in the unit indefinitely because she can move to a better unit without paying more for it. Under programs of project-based assistance, suppliers who receive payments in excess of market rents for their housing can remain in the program indefinitely because their tenants would lose their subsidies if they moved. These suppliers have a captive audience.

Despite the results of the research on the cost-effectiveness of low-income housing programs, there has been a tremendous resurgence in project-based assistance via the tax system, federal block grants to state and local governments, and the substantial additional subsidies to public housing and privately owned projects during the past 20 years. Since these new and revised programs have the features that were believed to be the source of the substantial cost-ineffectiveness of the programs studied, it appears that recent housing policies have been designed by a new generation of housing policymakers who are unaware of the previous research.

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This paper discusses the reasons to expect that project-based housing assistance will be cost-ineffective compared with tenant-based vouchers, describes the steps in an ideal cost-effectiveness analysis, compares the methodology used in previous studies with the ideal, discusses the strengths and weaknesses of the data and methods used to estimate the inputs required to calculate the cost-effectiveness of the program under consideration, and presents the results of the previous studies. Although the weight of the evidence is substantial, none of the studies both uses a conceptually correct methodology and makes highly accurate estimates of all of the magnitudes required to implement this methodology.

When inefficient methods are used to provide housing subsidies to low-income households, this is at the expense of some of the millions of poor households who are not currently served by these programs. With the fixed amount of money allocated to them, inefficient methods reduce the number of households served. Based on the existing evidence, it is reasonable to conclude that replacing current inefficient methods with the most efficient current method would enable us to serve several million additional low-income households without additional expenditure or harm to current recipients.

In light of the results of existing studies and the consequences of using highly inefficient programs to deliver housing subsidies, cost-effectiveness studies of all of the major discretionary expenditures on project-based housing assistance such as incremental commitments under the LIHTC and HOPE VI, project-based Section 8 vouchers, and public housing operating and modernization subsidies should be HUD's highest priority for housing policy research.

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TABLE 1

Excess Cost of Older Production Programs for Equally Good Housing

Program/Study	Localities	Projects Built	Excess Cost
Public Housing			
Olsen and Barton	NYC	1937-1965	14%
Olsen and Barton	NYC	1937-1968	10%
HUD	Baltimore, Boston, L.A., St. Louis, S.F., D.C.	1953-1970	17%
Mayo et al.	Phoenix	1952-1974	64%
Mayo et al.	Pittsburgh	1952-1974	91%
Section 236			
Mayo et al.	Phœnix	1969-1975	35%
Mayo et al.	Pittsburgh	1969-1975	75%
Section 8 NC/SR			
Wallace et al.	National	1979	44%-78%

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TABLE 2

Excess Cost of Active Production Programs
(GAO, 2001, Life Cycle Approach)

Program	Excess Cost
Low-Income Housing Tax Credit	16%
Hope VI	27%
Section 202	19%
Section 811	12%
Section 515	25%

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TABLE 3

Excess Cost of Tax Credits in Markets with Different Vacancy Rates (GAO, 2002, Life Cycle Approach)

Metropolitan Area	Vacancy Rate	One Bedroom	Two Bedroom
Baltimore	7.2%	24%	24%
Boston	3.1%	6%	19%
Chicago	6.5%	34%	25%
Dallas/Fort Worth	7.2%	21%	21%
Denver	5.6%	40%	21%
Los Angeles	5.1%	11%	21%
New York	4.7%	21%	17%
All Metro Areas	7.8%	19%	14%

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TABLE 4

Market Rents of Units under Production Programs in Their Early Years Compared with Voucher Units

City	Program		
	Section 236	Public Housing	Housing Allowance
Pittsburgh	$1826	$1748	$1626
Phoenix	$2417	$1918	$2084

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TABLE 5

Median Monthly Market Rents of Subsidized Units (1991)

City	Program		
	Voucher and Certificate	Privately Owned Projects	Public Housing
Atlanta	$505	$400	$328
Baltimore	$460	$458	$373
Chicago	$475	$550	$440
Columbus	$375	$395	$340
Hartford	$593	$570	$543
Houston	$365	$325	NA
New York	$605	$578	$520
Newark	$568	$570	$500
San Diego	$480	$410	NA
Seattle	$475	$455	$445
St. Louis	$403	$378	$380

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From: Olsen, Edgar O. (eoo)
Sent: 30 Jun 2017 08:40:26 -0400
To: Bourne, Christopher M
Subject: Re: HUD Research Introduction
Attachments: Brookings2008.pdf, NBER2003.pdf, NHH2015.pdf

Chris,

I don't have another scheduled trip to D.C. at the moment. I was there this week and last. However, I'm happy to schedule one for the week after next to talk with you. Any day would work for me. I'll schedule other meetings for that afternoon. My train from Charlottesville arrives at L'Enfant Plaza at 11:20 and leaves from there at 5:00. So a meeting soon after I get there or before I depart would work best for me. If you prefer the earlier time, we could talk over lunch or I could have lunch with someone else at HUD and we could talk right after lunch. I'm happy to talk as long as your schedule permits.

I've enclosed three papers that you might find helpful. The Brookings paper contains evidence-based policy proposals with a summary of the relevant evidence. All evidence is not equally important for housing policy development. This paper is filled with policy relevant evidence written for a broad audience. It deals explicitly with the most common objections to the proposed reforms.

The 2003 NBER paper contains a more detailed description of the system of low-income housing assistance and a more comprehensive account of the evidence on its performance. It's written mainly for researchers new to the topic. It was intended to get them rapidly up to speed. With minor exceptions, I think that you would find it easy to read.

I wrote the section of the 2015 NHH paper that deals with low-income rental housing policy. It's an updated and more technical account of the evidence intended for researchers. The second page contains a table of contents. Reading the coverage of one topic would give you a flavor of the technical level. Labor earnings and employment might be a good choice. Although I haven't written much about it, I know how to reduce the work disincentive effects of HUD's low-income housing programs.

Ed

On 6/29/2017 4:23 PM, Bourne, Christopher M wrote:

> Hello Ed,
> I'm looking forward to meeting you. When is your next trip to town? You referred to an article below about performance of low income housing programs. I've pulled a number of your articles off the internet but want to be sure I see that one. What's the title? I'll be out of town next week, but perhaps we could meet the week after that (?).
> Regards,
> Chris

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Christopher Bourne
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Office of Policy Development and Research
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From: Olsen, Edgar O. (eoo) [mailto:eoo@eservices.virginia.edu]
Sent: Thursday, June 29, 2017 12:08 PM
To: Hobbs, Benjamin R <Benjamin.R.Hobbs@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Re: HUD Research Introduction

Chris,

As I told Ben, it's easy for me to come to D.C. for afternoon meetings, and I intend to do that whenever it's useful in the pursuit of housing policy reforms that serve the interests of taxpayers and the people they want to help. Research has an important role to play in that. So if you would like to bat around ideas for housing policy research in line with Secretary Carson's priorities or explore some of the ideas that I've shared with Ben, I would be happy to do it. I'm very knowledgeable about the evidence on the performance of low-income housing programs and the gaps in our knowledge. I produced a lengthy survey article about two years ago.

Ed

On 6/28/2017 4:07 PM, Hobbs, Benjamin R wrote:

> Chris and Ed,
>
> This is a much-needed introduction and I'm sorry to you both for not making the connection even earlier in my tenure at HUD.
>
> Ed, I'd like to introduce you to my colleague, Chris Bourne. Chris is the Senior Advisor in HUD's Office of Policy Development & Research. We don't have an Assistant Secretary for that office so Chris is a one-man show representing the Administration right now. Chris has a great grasp of Secretary Carson's priorities and is eager to set out a research agenda for the next four years that mirrors those priorities.
>
> Chris, I briefly told you about Ed Olsen when we met today. Ed is an excellent resource of knowledge on public housing policy, Fellow at AEI, and professor

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at UVA. I've met and spoken with him a few times. He has some excellent ideas of where HUD could focus its research efforts in the next four years. Some you and I have already discussed today. I've taken the liberty to share with you (attached) the 'research agenda' Ed wrote up as his suggestions on research questions HUD ought to be focused on. If you have questions on the research questions or policies in this agenda, please don't hesitate to ask me or Ed.

I hope you're able to get together soon, or at least chat on the phone.

Thank You,
Ben

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--

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THE HAMILTON PROJECT

Advancing Opportunity, Prosperity and Growth

DISCUSSION PAPER 2008-13 SEPTEMBER 2008

Edgar O. Olsen

Getting More from Low-Income Housing Assistance

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The Hamilton Project seeks to advance America's promise of opportunity, prosperity, and growth. The Project's economic strategy reflects a judgment that long-term prosperity is best achieved by making economic growth broad-based, by enhancing individual economic security, and by embracing a role for effective government in making needed public investments. Our strategy—strikingly different from the theories driving economic policy in recent years—calls for fiscal discipline and for increased public investment in key growth-enhancing areas. The Project will put forward innovative policy ideas from leading economic thinkers throughout the United States—ideas based on experience and evidence, not ideology and doctrine—to introduce new, sometimes controversial, policy options into the national debate with the goal of improving our country's economic policy.

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THE HAMILTON PROJECT

Advancing Opportunity, Prosperity and Growth

Getting More from Low-Income Housing Assistance

Edgar O. Olsen

University of Virginia

NOTE: This discussion paper is a proposal from the author. As emphasized in The Hamilton Project's original strategy paper, the Project was designed in part to provide a forum for leading thinkers across the nation to put forward innovative and potentially important economic policy ideas that share the Project's broad goals of promoting economic growth, broad-based participation in growth, and economic security. The authors are invited to express their own ideas in discussion papers, whether or not the Project's staff or advisory council agrees with the specific proposals. This discussion paper is offered in that spirit.

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SEPTEMBER 2008

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Abstract

This paper argues that the two most serious structural shortcomings of the current system of low-income housing assistance are (1) its excessive reliance on unit-based assistance and (2) its failure to provide housing assistance to all of the poorest eligible families who ask for help. Evidence on the performance of housing programs indicates that unit-based assistance has a much greater cost than tenant-based assistance for providing equally good housing, and it needlessly restricts recipient choice. Unit-based assistance has no advantage over tenant-based assistance to offset these disadvantages. The nonentitlement nature of the current system is inconsistent with plausible assumptions about taxpayer preferences. The paper argues for a transition to an entitlement housing assistance program that relies exclusively on tenant-based assistance. It describes concrete actions that would achieve this result without spending additional money, and it shows that the major objections to these proposals are inconsistent with the evidence on program performance. The proposed transition would benefit most current recipients of housing assistance, and the reforms would give those taxpayers who want to help low-income families with their housing more for their money. After the transition is complete, millions of additional families would receive housing assistance that enables them to occupy better housing in nicer neighborhoods, and to consume more of other goods. Millions of other families that would have received unit-based assistance with the continuation of the current system would live in housing, neighborhoods, and locations that they prefer to their units in subsidized projects.

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1. Introduction

Low-income housing programs are an important part of the U.S. welfare system. The most widely cited figure for government expenditure on these programs, about $30 billion a year, refers to the U.S. Department of Housing and Urban Development's (HUD's) direct expenditure. This figure ignores the large and rapidly growing Low-Income Housing Tax Credit (LIHTC), major U.S. Department of Agriculture (USDA) programs, expenditures of state and local governments, and the many indirect subsidies that account for a large part of the cost of the system. In fact, governments in the United States directly or indirectly spend roughly $50 billion a year on low-income housing programs. This means that they spend substantially more on housing subsidies to the poor than on other better-known parts of the welfare system such as Temporary Assistance for Needy Families (TANF) and Food Stamps.

The purpose of this paper is to describe the major structural shortcomings of the current system of low-income rental housing assistance and to propose how these shortcomings can be remedied without spending more money. The most serious structural shortcomings of the current system are its excessive reliance on unit-based programs that serve about two-thirds of assisted households, and its failure to provide housing assistance to all of the poorest eligible families who ask for help. Evidence indicates that tenant-based housing vouchers have a much lower total cost than any program of unit-based assistance for providing equally good housing. Therefore, by shifting resources from unit-based to tenant-based assistance it would be possible to serve current recipients equally well (that is, provide them with equally good housing for the same rent) and serve many additional families without spending more money. This would involve terminating or phasing out current production programs, disengaging from unit-based assistance to existing apartments as soon as current contractual commitments permit, and avoiding new programs of unit-based assistance. The savings from these actions would make it possible to create an entitlement housing assistance program serving millions of additional households without spending more money, thereby avoiding the inequity of providing assistance to some households and denying it to other similar households.

This paper does not address the issue of how much to spend on low-income housing assistance. Instead, it deals with how to deliver any amount of assistance—whether more, less, or the same amount as the current system. The desirability of the proposed reforms does not depend on how much is spent on low-income housing assistance. If more money is spent on it, more families will be helped and the families assisted will receive larger benefits.

The paper also does not deal with the fundamental issue of whether housing assistance to low-income households is preferable to unrestricted cash grants for these households. Several coherent arguments for housing assistance have been offered (Olsen 2003, pp. 368–70). For example, many taxpayers want to help low-income households but think that some low-income households undervalue housing and therefore might not provide adequate housing for themselves or their children. The proposals in this paper are based on the assumption that it is desirable to induce at least some low-income families to occupy housing that is better in at least certain respects than the housing that they would occupy if they were given cash grants with no strings attached, even though the recipients themselves would prefer the unrestricted cash grants.

The paper is organized as follows. Section 2 provides an overview of the current system of low-income housing assistance. Section 3 summarizes the most important evidence on the performance of different rental housing programs, presents evidence

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on the magnitude of the increase in the number of households that could be served with the current budget for low-income housing assistance by shifting from unit-based to tenant-based assistance, and discusses household choice, the other major advantage of tenant-based housing assistance. Section 4 describes concrete proposals for phasing out unit-based housing assistance. Section 5 argues that taxpayer preferences call for an entitlement housing assistance program for the poorest eligible families and shows how this can be achieved without spending more money. Section 6 summarizes the major effects of the proposed reforms. Section 7 addresses the main objections to exclusive reliance on tenant-based assistance. Section 8 concludes the paper.

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2. Overview of Current System of Low-Income Housing Assistance

The U.S. government provides assistance to some households who live in rental and owner-occupied housing.[1] The most important distinction between rental housing programs is whether the subsidy is attached to the dwelling unit or the assisted household. If the subsidy is attached to a rental dwelling unit, each family must accept the particular unit offered in order to receive assistance and loses the subsidy when it moves. Each family offered tenant-based rental assistance has a choice among many units that meet the program's standards, and the family can retain its subsidy when it moves. Homeownership programs fall into two analogous categories. Some programs authorize selected developers to build a limited number of houses to sell to eligible families of their choosing and require eligible families to buy from these builders in order to receive a subsidy. Other homeownership programs provide subsidies to eligible families that are free to buy from any seller whose unit meets the program's housing standards.

Unit-based rental assistance is the dominant form of direct federal housing assistance to low-income families. The overwhelming majority of housing assistance recipients receives rental assistance, and more than 70 percent of these renting families receive unit-based assistance. HUD provides unit-based rental assistance to about 2.7 million families, LIHTC projects house about 1.6 million families, and the USDA's Section 515/521 and HUD's HOME block grant program each serve almost a half million families in subsidized projects. HUD's Section 8 Voucher program, which accounts for almost all tenant-based rental housing assistance in the United States, serves about 2 million households.

There are two broad types of unit-based rental assistance: (1) public housing and (2) privately owned subsidized projects. Public housing projects are owned and operated by local public housing authorities established by local governments. The overwhelming majority of projects were newly built for the program. Until 1969, with minor exceptions, federal taxpayers paid the initial development cost of public housing while tenants and local taxpayers paid the operating cost. However, the federal government now provides local housing authorities with substantial operating and modernization subsidies. In the public housing program, local and federal government officials and employees make all of the decisions that are made by private owners in the unsubsidized housing market.

The federal government also has contracted with private parties to provide unit-based assistance in subsidized housing projects. The majority of these private parties have been for-profit firms, but nonprofit organizations also have had a significant presence. The largest programs of this type are the IRS's LIHTC, HUD's Section 8 New Construction and Substantial Rehabilitation programs and Section 236 Rental and Cooperative Housing for Lower-Income Families programs, and USDA's Section 515/521. Under most programs, these private parties agree to provide rental housing meeting certain standards at restricted rents to households with particular characteristics for a specified number of years. The overwhelming majority of the projects have been newly built under a subsidized construction program. Almost all of the rest were substantially rehabilitated as a condition for participation in the program.

It is important to realize that none of these programs provides subsidies to all suppliers who would like to participate. Since subsidies are provided to

1. See Olsen (2003, pp. 370–94) for a more detailed description of the system of low-income rental housing programs, and Olsen (2007) for a more detailed account of homeownership programs that serve low-income households.

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selected private suppliers, competition among these suppliers does not ensure that subsidies will be passed along to occupants of the subsidized units in full, or indeed at all. The only way to ensure that subsidies are passed down is through administrative mechanisms. Without these mechanisms, for-profit suppliers would charge rents and provide a level of services so that the marginal occupant of the project would receive no net benefit from the program and no additional eligible families would want to live in the project. Furthermore, these suppliers would receive a higher return on their investment of time and money than they could earn in the unsubsidized market.

The federal government has administered two large homeownership programs for low-income households: (1) USDA's Section 502 Single Family Direct Loan Housing program, and (2) HUD's Section 235 Homeownership program. Section 502 provides assistance directly to homeowners for houses of their own choice. Section 235 has not made new commitments for the past two decades, but continues to provide subsidies on behalf of a small number of families. Its larger component provided assistance tied to construction of particular dwelling units. The smaller existing housing component used a procedure for allocating subsidies that had elements of unit-based and tenant-based assistance. Over their histories, these programs have subsidized housing for about 2.5 million families.[2]

The federal government also provides funds to state and local governments intended to subsidize the housing of low-income families. The HOME Investment Partnerships program is a housing block grant that has been used to provide rental and homeownership subsidies. Under the Mortgage Revenue Bond program, state housing agencies issue bonds whose interest is not subject to the federal individual income tax and use the proceeds to provide below-market rate loans to low-income, first-time homebuyers. The smaller Multifamily Housing Bond program provides below-market rate loans for the construction of rental housing projects for low-income households. Finally, about one-fourth of the funding of the Community Development Block Grant program is used to provide housing assistance to low- and moderate-income families. State and local governments operate programs of unit-based and tenant-based assistance with the funding from these programs.

2. According to Mikesell and colleagues (1999, p. 3), Section 502 had served about 1.9 million families through 1998. Carliner (1998, pp. 313–14) reports that about 525,000 households received Section 235 subsidies over its history.

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3. Comparing Unit-Based and Tenant-Based Housing Assistance

The most important finding of the empirical literature on the performance of low-income housing programs from the viewpoint of housing policy is that tenant-based housing assistance has provided equally good housing at a much lower cost than any type of unit-based assistance.[3] Given these cost savings, a nationwide tenant-based assistance program would serve at least 20 percent and more likely 70 percent more families than today's unit-based assistance program, without spending more money. In addition, a tenant-based housing program would afford eligible families more housing choice, allowing them to choose a home more suited to their specific tastes and circumstances.

Evidence on Cost-Effectiveness

The best cost-effectiveness analyses of housing programs involve a comparison of the total cost of providing the housing with its *market rent* (an index of the overall desirability of the dwelling).[4] For tenant-based vouchers and certificates, the approach is straightforward. All costs associated with providing the housing during a period occur in that period, and all those costs are in the records of the administering agency. To estimate the market rents of the units occupied by subsidized households, analysts first estimate a statistical relationship between the rent and characteristics of unsubsidized apartments, and then substitute the characteristics of the subsidized units into this estimated equation.

Dealing with construction or rehabilitation programs is more difficult because the time path of cost bears no particular relationship to the time path of the market rent of a unit and all of these programs involve indirect costs that are not in the records of the administering agency. The most widely accepted measure of cost-effectiveness for programs of this type is the ratio of A to B, where A is the present value of the rents paid by tenants and all direct and indirect costs incurred by federal, state, and local governments and B is the present value of the market rents of the units over the period that the units are used to house subsidized families. If a government owns the project at the time that it stops being used to house subsidized families, the present value of the project's market value at that time should be subtracted from the present value of the costs.

Four major studies have estimated both the cost per unit and the mean market rent of apartments provided by tenant-based housing certificates and vouchers and the largest older production programs, namely, Public Housing, Section 236, and the Section 8 New Construction program.[5] These studies are based on data from a wide variety of housing markets and for projects built in many different years. Two are detailed studies conducted for HUD by a respected research firm during the Nixon, Ford, Carter, and Reagan administrations. The four studies are unanimous in finding that housing certificates and vouchers provide equally desirable housing at a much lower total cost than any of these production programs do, even though all of these studies are biased in favor of the production programs, to some extent, by the omission of certain indirect costs.

3. Other aspects of program performance have been studied. In some cases, the differences between the estimated effects of different programs are small. In other cases, the differences could be eliminated without fundamental modifications of the programs involved. For example, if recipients of housing vouchers occupied better housing, on average, than public housing tenants, then this difference could be eliminated without spending more money by reducing the generosity of the voucher subsidy and devoting the savings to greater subsidies to housing authorities for the maintenance and renovation of their public housing projects. Olsen (2008) provides a brief summary of the evidence, and Olsen (2003, pp. 394–427) provides a more detailed account.
4. Alternative indices are possible, but have not been used in cost-effectiveness analyses. For almost a decade, HUD's Real Estate Assessment Center has produced an overall index of the physical condition of units in each of HUD's subsidized projects. Unlike market rent, this index does not cover all aspects of the unit of value to occupants such as the quality of local public schools and the convenience of the location to jobs, shopping, and recreation. However, it does cover many important matters in great detail. This index has not been used to compare the cost-effectiveness of different methods of delivering housing assistance.

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Table 1 summarizes the results of these studies. The studies with the most-detailed information about the characteristics of the housing provided by the programs found the largest excess costs for the production programs. Specifically, Mayo et al. (1980) estimate the excessive cost of public housing compared to housing vouchers for providing equally desirable housing to be 64 percent and 91 percent, respectively, in the two cities studied (Phoenix and Pittsburgh) and the excessive cost of Section 236 to be 35 percent and 75 percent, respectively, in those two cities. Another study with excellent data on housing characteristics estimates the excessive cost of the Section 8 New Construction program compared to the tenant-based Section 8 Certificates program to be between 44 percent and 78 percent (Wallace et al. 1981).[6]

Recent evidence supports these older findings. Several studies (Leger and Kennedy 1990; Mayo et al. 1980; Wallace et al. 1981; Weinberg 1982) have found that the total cost of various types of tenant-based housing assistance have exceeded the market rent of the units involved by only the cost of administering the program. In contrast, the total cost of the Section 8 New Construction and Substantial Rehabilitation programs, HUD's largest program that subsidized the construction of privately owned projects, has exceeded the market rents of the units by much more than the program's administrative cost. Based on a large random sample of HUD-insured Section 8 programs, Finkel and colleagues (1999, Exhibit 5–1) report that property owners received payments from tenants and the government in 1995 that exceeded market rent for 86 percent

TABLE 1

Excess Cost of Older Production Programs for Equally Good Housing

Program and study	Localities	Projects built (years)	Excess cost (percent)
Public Housing			
Olsen and Barton (1983)	New York City	1937–1965	14
Olsen and Barton (1983)	New York City	1937–1968	10
HUD (1974)	Baltimore, Boston, Los Angeles, St. Louis, San Francisco, Washington (DC)	1953–1970	17
Mayo et al. (1980)	Phoenix	1952–1974	64
Mayo et al. (1980)	Pittsburgh	1952–1974	91
Section 236			
Mayo et al. (1980)	Phœnix	1969–1975	35
Mayo et al. (1980)	Pittsburgh	1969–1975	75
Section 8 New Construction and Substantial Rehabilitation programs			
Wallace et al. (1981)	National	1979	44–78

Source: Author's calculations.

5. The studies are HUD (1974), Mayo et al. (1980), Olsen and Barton (1983), and Wallace et al. (1981). Olsen (2000) provides a description and critical appraisal of the data and methods used in these studies as well as a summary of their results.
6. This study made predictions of the market rents of subsidized units based on two different data sets including information on the rent and characteristics of unsubsidized units. The study did not collect information on the indirect costs of the Section 8 New Construction Program. These indirect subsidies include Government National Mortgage Association (GNMA, or Ginnie Mae) Tandem Plan interest subsidies for Federal Housing Administration–insured (FHA-insured) projects and the forgone tax revenue due to the tax-exempt status of interest on the bonds used to finance state housing finance agency projects. Based on previous studies, the authors argue that these indirect costs would add 20 to 30 percent to the total cost of the Section 8 New Construction Program. The range of estimates reported in the text is based on the four combinations of the two predictions of market rent, and on the lower and upper limits on the indirect costs.

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of their units. Two-thirds of the units received payments that exceeded market rent by more than 20 percent. But even these calculations understate the excess cost for two reasons: (1) The predicted market rents are based on the assumption that all property systems are restored to their original working condition and hence overstate the market rents of the units in their current condition. (2) They ignore other subsidies received by these projects, such as the Ginnie Mae Tandem Plan interest subsidies received by all projects and the local property tax exemptions received by many projects. Shroder and Reiger (2000) produce similar results in a direct comparison of the total payments to property owners under the Section 8 Certificate program, and the Section 8 New Construction and Substantial Rehabilitation programs, finding that Section 8 projects are about 35 percent more expensive than certificates.

Recent U.S. General Accounting Office (GAO) studies have produced similar results for the major active construction programs—LIHTC, HOPE VI, Section 202, Section 515, and Section 811. Table 2 reports results based on the conceptually preferable life cycle approach.[7] The excess total cost estimates range from 12 percent for Section 811 to 27 percent for HOPE VI (GAO 2001, p. 3). These estimates are lower bounds on the excessive cost because some costs of the production programs were omitted. Most notably, the opportunity cost of the land and cost of preparing the site were omitted from the cost of HOPE VI projects. These are real costs to society of HOPE VI redevelopment. More generally, some costs of each production program were omitted. For example, some projects under each program receive local property tax abatements. The preceding results ignore this cost to local taxpayers. Other projects are built on land sold to the developer by a government at a below-market price.

TABLE 2
Excess Cost of Active Production Programs

Program	Excess cost (percent)
LIHTC	16
Hope VI	27
Section 202	19
Section 811	12
Section 515	25

Source: GAO 2001.

It is often argued that production programs work better than tenant-based vouchers in the tightest housing markets. The GAO study includes evidence concerning whether production programs are more cost-effective than tenant-based vouchers in housing markets with low vacancy rates. In 1999, the rental vacancy rates in the seven metropolitan areas studied ranged from 3.1 percent in Boston to 7.2 percent in Baltimore and Dallas, meaning that all of the specific markets studied were tighter than the U.S. average of 7.8 percent. In each market, tenant-based vouchers were more cost-effective than each production program studied. Table 3 reports the results for Tax Credit program. The results for Section 202 and 811 are similar (GAO 2002, pp. 19–20).

7. The GAO study also reports first-year excess costs of the production programs. The first-year cost of a production program is the sum of the annualized development subsidies and the tenant rent and other government subsidies during the first year of operation. The GAO estimates of excessive cost of production programs based on this method are much higher than estimates based on the life-cycle approach. Olsen (2000, pp. 18–21) explains the shortcomings of first-year-cost methodology and how this approach can bias the results in either direction.

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TABLE 3
Excess Cost of Tax Credits in Markets with Different Vacancy Rates

Metropolitan area	Vacancy rate (all units) (percent)	One bedroom (percent)	Two bedroom (percent)
Baltimore	7.2	24	24
Boston	3.1	6	19
Chicago	6.5	34	25
Dallas/Fort Worth	7.2	21	21
Denver	5.6	40	21
Los Angeles	5.1	11	21
New York	4.7	21	17
All metro areas	7.8	19	14

Source: GAO 2002.

Unlike most of the earlier cost-effectiveness studies, the GAO study does not compare the total cost of dwellings under the different programs that were the same with respect to many characteristics. Instead, it simply compares the average cost of dwellings that have the same number of bedrooms in the same metropolitan area or the same type of location (metropolitan or nonmetropolitan). This has led to the criticism that the results overstate the excessive costs of the production programs for providing equally desirable housing because these programs provide better housing than the units occupied by voucher recipients. However, evidence from earlier construction programs casts doubt on this view. This evidence does not indicate a significant difference in overall desirability between units in recently completed projects under construction programs and units occupied by households with certificates and vouchers. Moreover, the relevant issue is not the quality of the housing under a construction program when it is new but rather the average quality of housing provided over the time that the project serves assisted households. This quality has typically declined over time, at least until additional subsidies are provided for major renovation.

In fact, the existing evidence suggests that, well before the units in subsidized projects reach the midpoint of their service to assisted households, they provide housing worse than the housing occupied by recipients of tenant-based vouchers and certificates. Mayo et al. (1980) estimate the market rents of units under several housing programs in Pittsburgh and Phoenix in 1975 based on data on the market rent and numerous characteristics of unsubsidized units and their neighborhoods. At the time of the study, none of these units had reached the midpoint of their useful lives. The results in Table 4 indicate that these public housing units were no better than the units occupied by recipients of housing allowances. In addition, the Section 236 units, which were only a few years old at the time, were not much better than the units occupied by recipients of housing allowances. In a study of sixteen randomly selected metropolitan areas in 1979, Wallace et al. (1981) find a difference of less than 10 percent in the estimated market rents of Section 8 existing units and Section 8 New Construction program units.

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A similar picture emerges from David Vandenbroucke's unpublished tabulations based on the 1991 American Housing Survey Metropolitan Sample. (Vandenbroucke is with the Office of Policy Development and Research, HUD.) He estimates separate statistical relationships between market rent and numerous characteristics of unsubsidized units and their neighborhoods in a number of metropolitan areas and then uses these relationships to predict the market rents of public housing units, units in privately owned HUD-subsidized projects, and units occupied by certificate and voucher holders. Table 5 reports his results. In eight of eleven metropolitan areas the median market rent of the units occupied by recipients of certificates and vouchers was greater than the median market rent of units in public and privately owned HUD-subsidized projects. Based on the median age of public housing units at the time, it is plausible to believe the majority of public housing units in his sample had not reached the midpoint of their service to assisted households and that the majority of privately owned projects were much younger than public housing projects.

TABLE 4

Market Rents of Units under Production Programs in Their Early Years Compared with Voucher Units

	Program		
City	Section 236	Public housing	Housing allowance
Pittsburgh	$1,826	$1,748	$1,626
Phoenix	$2,417	$1,918	$2,084

Source: Mayo et al. (1980).

TABLE 5

Median Monthly Market Rents of Subsidized Units, 1991

	Program		
City	Voucher and certificate	Privately owned projects	Public housing
Atlanta	$505	$400	$328
Baltimore	$460	$458	$373
Chicago	$475	$550	$440
Columbus	$375	$395	$340
Hartford	$593	$570	$543
Houston	$365	$325	N/A
New York	$605	$578	$520
Newark	$568	$570	$500
San Diego	$480	$410	N/A
Seattle	$475	$455	$445
St. Louis	$403	$378	$380

Source: David Vandenbroucke's (Office of Policy Development and Research, HUD) unpublished tabulations.
N/A = not applicable.

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The GAO study will not be the last word on the cost-effectiveness of the programs studied. Data on the condition, amenities, and neighborhoods of subsidized units over time are essential for accurately assessing the cost-effectiveness of alternative methods of delivering housing assistance. Other improvements in the GAO's implementation of the life cycle methodology are possible and desirable. However, the GAO study provides the only independent cost-effectiveness analysis of active subsidized construction programs.

The preceding evidence on the cost-effectiveness of project-based assistance applies to units built or substantially rehabilitated under a subsidized construction program and still under their initial use agreement. In contrast, the Mark-to-Market program provides evidence on the cost-effectiveness of renewing use agreements for privately owned subsidized projects, and the Experimental Housing Allowance program (EHAP) provides evidence on the cost-effectiveness of project-based assistance to existing, previously unsubsidized housing.

Congress created the Mark-to-Market program in the 1997 Multifamily Assisted Housing Reform and Affordability Act to reduce the excess subsidies under the project-based Section 8 programs. Early evidence on the experience with this initiative indicates that it failed to eliminate the excessive cost, however. Only one-third of the projects that had been restructured by July 31, 2003 received the market rent with no additional subsidies (Hilton et al. 2004, p. xiii). HUD repaid all or a part of the outstanding balance on the mortgages of the remaining projects. For more than one-fourth of these projects, HUD also agreed to monthly payments in excess of market levels. For 35 percent of the projects with above-market rents, the initial monthly payments exceeded market rents by more than 20 percent (Hilton et al., p. 40). Furthermore, we can expect the excess of the cost relative to market rent to increase over time because the projects receive automatic rent increases that are independent of the condition of their units.

EHAP provides additional evidence on the cost-effectiveness of project-based assistance. One type of housing allowance tested in EHAP was essentially identical to the housing voucher program that operated between 1983 and 1998: it offered each eligible family a subsidy that depended on the family's characteristics, on the condition that the family occupies a unit meeting minimum housing standards. At the time of EHAP, HUD operated the national Section 23 Existing Housing program, the first program of tenant-based rental housing assistance in the United States. Under one variant of this program, housing authorities rented existing apartments and sublet them to eligible families. This is analogous to the project-based component of the Section 8 Voucher program.

The results for one of the metropolitan areas studied provide clear evidence on the cost-effectiveness of tenant-based versus project-based assistance for existing housing (Mayo et al. 1980, pp. 134–39). All Section 23 units in Pittsburgh were leased by the housing authority and sublet to tenants. The ratio of total cost to market rent for these units was 1.67. For example, it cost $835 to rent a unit with a market rent of $500. The ratio for the tenant-based housing allowance program was 1.15.[8] Therefore, it cost 45 percent more to provide equally good housing when the housing authority found the units and negotiated the rent than when tenants found their own units and negotiated the rent.

What accounts for the large differences in the total cost of providing equally good housing under programs of tenant-based and unit-based assistance? Among the plausible explanations are the absence of a financial incentive for good decisions on the part of civil servants who operate public housing,

8. The administrative cost of the housing allowance program was about 15 percent of the total cost. This implies that landlords of housing allowance recipients received market rents for their units. Subsequent research has indicated that this is a common characteristic of all tenant-based rental assistance (Leger and Kennedy 1990; Wallace et al. 1981; Weinberg 1982).

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the excessive profits that inevitably result from allocating subsidies to selected developers of private subsidized projects, the resources that developers devote to securing the subsidies, and the distortions in usage of inputs resulting from the subsidy formulas. A special case of the latter is that unit-based assistance is usually tied to the construction of new units. The least-expensive approach to improving the housing conditions of low-income households involves heavy reliance on upgrading the existing housing stock, the primary mechanism through which tenant-based assistance achieves this goal.

The results concerning the cost-effectiveness of different housing programs illustrate the virtue of substantial reliance on market mechanisms for achieving social goals, especially the virtue of forcing sellers to compete for the business of buyers. Under a program of tenant-based assistance, only suppliers who provide housing at the lowest cost given its features can remain in the program. If the property owner attempts to charge a voucher recipient a rent in excess of the market rent, the tenant will not remain in the unit indefinitely because she can move to a better unit without paying more for it. Under programs of project-based assistance, suppliers who receive payments in excess of market rents for their housing can remain in the program indefinitely because their tenants would lose their subsidies if they moved. These suppliers have a captive audience.

Number of Households Served

The difference in cost-effectiveness between tenant-based and unit-based housing assistance has major implications for the number of households that can be served with the current budget. If we compare programs of tenant-based and unit-based assistance that provide recipients with equally good housing for the same rent, the tenant-based programs will serve many more families with a given budget. Indeed, as will be shown later, it is possible to design a tenant-based voucher program that would serve more families in each major group and more of the poorest families of each size without spending more money. Therefore, many eligible families and the taxpayers who want to help them will gain if tenant-based assistance replaces unit-based assistance.

The magnitude of the gain from shifting from unit-based to tenant-based rental assistance would be substantial. Even the smallest estimates of the excess costs of unit-based assistance imply that shifting ten families from unit-based to tenant-based assistance would enable us to serve two additional families. Since the federal government provides unit-based rental housing assistance to more than 5 million families, a total shift from unit-based to tenant-based assistance would enable us to serve at least 1 million additional families with no additional budget. The most reliable estimates in the literature imply much larger increases in the number of families served. For example, the results in Wallace et al. (1981) imply that tenant-based vouchers could have provided all of the families who participated in the Section 8 New Construction program with equally good housing for the same rent, and that those vouchers could have served at least 72 percent more families with similar characteristics equally well without any additional budget. In an analysis of the effect on program participation of replacing HUD's low-income housing programs with an entitlement housing voucher program that has the same cost to taxpayers, Olsen and Tebbs (in progress) find that the voucher program would serve an additional 2.4 million families. Section 5 of this paper summarizes the methods and presents some results of that research.

Household Choice

In addition to providing equally desirable housing at a lower cost, tenant-based assistance allows each recipient to occupy a dwelling unit with a combination of characteristics preferred to the specific dwelling unit offered under a program of unit-based assistance, without adversely affecting taxpayer interests. All low-income housing programs have minimum housing standards that reflect the interests of taxpayers in ensuring that low-income families live in adequate housing. Unit-based assis-

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tance forces each family to live in a particular unit in order to receive a subsidy, greatly restricting recipient choice among units meeting minimum housing standards, whereas tenant-based assistance allows recipients to occupy any unit meeting the program's minimum housing standards. Units that meet the program's standards and that are affordable to assisted families differ greatly with respect to their condition, amenities, size, neighborhood, and location. Each family will choose the option that best suits its tastes and circumstances. When its circumstances change markedly, the family can move to another unit. Since all of these units are adequate as judged by the program's minimum housing standards, restricting the family's choice further serves no public purpose. If the subsidy is the same, it is reasonable to expect recipients of tenant-based assistance to be significantly better off than they would be with unit-based assistance.

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4. Proposals to Shift Budget from Unit-Based to Tenant-Based Assistance

The available evidence on program performance has clear implications for housing policy reform. To serve the interests of taxpayers who want to help low-income families with their housing and the poorest families who have not been offered housing assistance, Congress should shift the budget for low-income housing assistance from unit-based to tenant-based housing assistance as soon as current contractual commitments permit, and should not authorize any new programs involving unit-based assistance.

The Clinton administration made detailed proposals to Congress to achieve this transition (HUD 1995), and Senator Dole supported the general concept during his presidential campaign against President Clinton (as reported by Guy Gugliotta, "Dole Urges Abolition of Public Housing," *Washington Post*, April 30, 1996, p. A05).[9] The evidence on program performance that has accumulated in the dozen years since then has confirmed the wisdom of the main thrust of these proposals. It is time to refine and act on them. This section proposes some concrete steps to achieve the desired results.

Transitioning from Public Housing Assistance to Tenant-Based Assistance

First, the money currently spent on operation and modernization subsidies for public housing projects should be shifted gradually to provide tenant-based vouchers to public housing tenants. HUD provides housing authorities with about $7 billion each year in operation and modernization subsidies. This is about one-fourth of the total HUD budget for low-income housing assistance. The evidence indicates that we can get more for this money by giving it to public housing tenants in the form of housing vouchers.

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) made a small step in that direction by mandating the conversion of public housing projects to tenant-based assistance under certain circumstances, and by allowing it under other circumstances. However, it did not go nearly far enough to realize large gains. The following proposal will achieve these large gains in an orderly fashion.

The proposal would allocate to each housing agency the same amount of federal money as it would have received in operation and modernization subsidies under the current system so that no housing agency can argue against the proposal on the grounds that it would have less with which to serve its clients. With one caveat mentioned below, it would require every local housing agency to offer each current public housing tenant the option of a portable housing voucher or remaining in its current unit on the previous terms. The latter provision ensures that no public housing tenant is harmed by the legislation. Families that accept a voucher would benefit from it. They would be able to move to housing that they prefer to their public housing units. These vouchers would be funded from each agency's current public housing budget. Housing agencies would be allowed to charge whatever rent the market will bear for the units vacated by families that accept the voucher offer, and sell any of their projects to the highest bidder. This would generate the maximum amount of money to operate and modernize their remaining projects.

Given the difficulty of predicting the consequences of these far-reaching changes, it would be desirable to start with a demonstration program involving public housing authorities willing to implement these proposals for a randomly selected subset of their public housing projects. This demonstra-

9. See Weicher (1997) for a detailed analysis of proposals for vouchering out unit-based assistance.

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tion would produce evidence on the effects of the proposals, and would provide useful information for modifying them to avoid unforeseen negative consequences and to achieve better outcomes. The housing authorities that volunteer should receive additional administrative funds to compensate for the extra workload associated with this radical transformation of public housing, and HUD's Office of Policy Development and Research should receive funding for the research component of the demonstration so that we learn from the experiences of these pioneering housing authorities.

The remainder of this subsection spells out the details of the proposal and some options of the basic plan. It also anticipates some problems and discusses possible solutions to them.

The most important requirement of the proposal is that each housing agency must offer a housing voucher to each family currently living in a public housing project. The payment standards for families of each size (that is, the subsidy to a family with zero adjusted income) need not be the payment standards of the regular Section 8 Voucher program.[10] To ensure that housing authorities can pay for these proposed vouchers with the money available, payment standards for families of different sizes should be set to use the housing agency's entire public housing budget in the highly unlikely event that all public housing tenants accepted vouchers. A set of payment standards that satisfies this criterion is easily calculated. Evidence from HUD's latest Picture of Subsidized Households (HUD 2000) indicates that the national average payment standard in the regular voucher program was $653 a month in 2000, and it would have been $628 a month in the proposed voucher program for public housing tenants. However, this small average difference does not preclude large differences for individual housing authorities.

It is important to realize that this proposal would not lead to an immediate mass exodus from public housing. The results of the HUD-funded Moving to Opportunity (MTO) for Fair Housing Demonstration program show that public housing projects would retain the overwhelming majority of their tenants, at least initially.[11] The families eligible to participate in the experiment lived in public housing projects in census tracts where the poverty rate exceeded 40 percent prior to the experiment. Only one-fourth of the families in the projects involved signed up to participate in the experiment within the specified time limit (Goering et al. 1999, p. 32). About 62 percent of the families offered regular Section 8 vouchers as an alternative to staying in their public housing unit used the voucher and left public housing (Orr et al. 2003, p. 26). This surely exceeds the fraction of all public housing tenants that would accept a regular Section 8 voucher if for no other reason than public housing tenants in lower poverty neighborhoods live in better neighborhoods. Nationally, about one-third of public housing tenants live in neighborhoods with poverty rates as high as those experienced by MTO participants (Newman and Schnare 1997, Table 3). Public housing projects in better neighborhoods probably also are newer and provide better housing.

The proposal would not require housing agencies to sell their projects beyond what will be required under the regulations implementing the relevant QHWRA provisions. However, it would allow them to sell any of their projects to the highest bidder, and many housing agencies would surely choose to sell their worst projects. With uniform vouchers offered across all of a housing agency's projects, it is reasonable to expect that the fraction of all public housing tenants that accept the vouchers would be greatest in these projects. These are also the projects that would be the most expensive to renovate up to a specified quality level. They are the types of projects that have been demolished under the HOPE VI program and that Congress intended to voucher out under QHWRA. Thus, the proposal

10. This proposal does not affect the regular Section 8 Housing Choice Voucher Program.
11. See Orr et al. (2003) for a description of the experiment and a summary of its results to date.

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is consistent with clear congressional intent in this regard.

To be sure, some public housing tenants could be hurt by the proposal. Some tenants might want to remain in the projects that housing authorities decide to sell, even if they sell their worst projects. Some of these tenants might later discover that they prefer their new housing to their current units, but that does not preclude initial opposition to the sale. In evaluating this proposal, the losses to certain tenants must be weighed against the gains to other tenants. It is difficult to justify renovating structures that reach a certain level of obsolescence and dilapidation, and the Congress has made a policy decision to tear down the worst public housing projects even if some tenants would like to remain in them. Through 2005, about seventy-eight thousand distressed public housing units had been torn down and another ten thousand had been slated for demolition under HOPE VI (HUD 2007). Others have been demolished with funding from other sources. The number of public housing units has declined by more than 223,000 since its peak in 1991.

To minimize the number of public housing tenants forced to move, Congress could place restrictions on housing authority discretion with respect to selling its projects. The decade-long struggle to write the regulations to implement the 1998 QHWRA provisions concerning the mandatory and voluntary vouchering out of public housing projects argues for simple and unambiguous legislative provisions. One possible restriction on housing authority discretion is to require at least a certain percent of the tenants in a building to approve the sale. The higher the percentage, the smaller the number of projects that could be sold. Another possibility is to limit the number of units sold to the number of units vacated by families that accept vouchers. Since it is not practical to sell individual units within buildings, this rule should not be applied separately to each building. If 350 families living in projects operated by a housing authority leave public housing with vouchers, the housing authority would be allowed to sell buildings with up to this many units.

When a project is sold, the remaining tenants in that project would be offered the choice between vacant units in other public housing projects and a housing voucher. The Uniform Relocation Act requires housing agencies to provide each family that is forced to move with relocation assistance. Although out-of-pocket moving expenses within a metropolitan area are modest (about $250 a room in a locality with an average price level), the housing authority would have to spend whatever is required by the Uniform Relocation Act. Some of the proceeds of the sale would have to be used for this purpose. The rest of the sales proceeds could be used to improve the housing authority's other projects or to offer housing vouchers to additional families on its waiting lists.

Each year some current public housing tenants that have not accepted the proposed vouchers will move from their units without these vouchers. For example, some will get jobs that pay so much that they are no longer eligible for housing assistance, some single mothers will get married thus raising their household income and making them ineligible, and some will be offered a preferred unit in a private subsidized project or a regular Section 8 voucher. When this happens, public housing agencies should be required to offer the family at the top of its public housing waiting list the option of occupying the vacated unit on the standard terms or accepting one of the new housing vouchers. These requirements will expand the choices of families who are offered housing assistance and will ensure that there is no reduction in the number of subsidized families.

When a current public housing tenant accepts a voucher, or when a family on the public housing waiting list rejects a public housing unit in favor of a voucher, the proposal requires the housing authority to charge the highest rent that the market would bear for the unit. This will be greater than the rent paid by the previous tenant in almost all cases and hence provides additional revenue to housing agencies without additional government subsidies and without reducing the number of assisted families. It also will make the housing agency's revenue depend

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in part on the desirability of the housing provided, thereby encouraging better maintenance of public housing units. This aspect of the proposed reform will almost surely lead to some unsubsidized families living in each public housing project. The fraction will be different in different projects and will increase over time.

Under current law, occupancy of vacated public housing units is limited to families eligible for low-income housing assistance. Given the socioeconomic characteristics of the families living in public housing and the condition, amenities, and locations of these projects, applying this occupancy restriction to new tenants paying market rents would surely have little impact. For a family of four, the upper-income limit for eligibility is 80 percent of the local median income of all families. It is unlikely that many families with higher incomes would want to live in most existing public housing projects.

Current law also requires that at least 40 percent of new tenants of public housing projects have incomes less than limits based on 30 percent of the area's median income. Meeting this requirement might reduce the maximum rent that the housing agency can charge for its vacated units, but this does not affect the proposal in any fundamental way. Each housing agency would simply charge the highest rent that the market will bear for its vacated units subject to satisfying the income-targeting requirement. This would lead to the same income targeting as the current system.

To promote economic integration in public housing projects, Congress might want to eliminate the income targeting rules for families that pay market rents for public housing units. Indeed, it might want to eliminate upper-income limits for these families. Under the proposal, the new occupants will receive no public subsidy, and so income targeting would serve no public purpose. Eliminating these requirements would promote economic integration in public housing projects without reducing the number of families that receive housing assistance.

Each year some public housing tenants that used the proposed vouchers to leave their public housing units will give up these vouchers for the same reasons that some tenants leave public housing. A new voucher should be offered to a family on the public housing waiting list to replace each such family that leaves the program. This will ensure that the tax money spent on public housing will continue to support at least the same number of families.

Offering the voucher option to all tenants requires additional administrative resources. The revenues generated by renting some units at market rates might be more than adequate for this purpose. However, the reforms would yield such large benefits to so many low-income families that they easily justify additional administrative fees from the federal government.

The preceding proposals would benefit many current public housing tenants without greater cost to taxpayers. Only public housing tenants who initially want to remain in units in projects sold by housing authorities and who do not prefer their new situation after their displacement would be hurt. The public housing tenants that accept vouchers would obviously be better off because they could have stayed in their current units on the old terms. They would move to housing meeting HUD's housing standards that better suits their preferences and circumstances. Under the proposal, each housing agency would receive the same amount each year from the federal government as under the current system, and each would have the same assets, namely, the land and structures on which its projects are located. However, these assets would be better used, and the proposal would provide housing agencies with more money to better serve assisted families who remain in public housing. The additional money would come from selling projects and charging market rents for the units vacated by current public housing tenants. The proposal would greatly facilitate the sale of projects that are not worth renovating. The requirement that these projects must be sold to the highest bidder ensures that the land and structures would be put to their highest valued use and maximizes the money available to help low-

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income families with their housing. It also avoids scandals associated with sweetheart deals. The dysfunctional public housing program of the twentieth century would wither, but public housing agencies would do a much better job in helping low-income families with their housing without spending additional money.

Transitioning from Private Subsidized Projects to Tenant-Based Assistance

The second broad proposal is that contracts with the owners of private subsidized projects should not be renewed. The initial agreements that led to the building or substantial rehabilitation of these projects called for their owners to provide housing meeting certain standards to households with particular characteristics at certain rents for a specified number of years. At the end of the use agreement, the government must decide on the terms of the new agreement and the private parties must decide whether to participate on these terms. A substantial number of projects have come to the end of their use agreement in recent years and many more will come to the end of theirs over the next decade. When use agreements are not renewed, current occupants are provided with other housing assistance, usually tenant-based vouchers. Up to this point, housing policy has leaned heavily in the direction of providing owners with a sufficient subsidy to induce them to continue to serve the low-income households in their projects. This has been the primary purpose of the Section 8 Loan Management Set-Aside, the Preservation Incentives, and the Mark-to-Market program (Hilton et al. 2004, pp. 1–2).

We should not repeat the mistakes of these programs by continuing to subsidize private housing projects. Instead, we should give their tenants portable vouchers and force the owners to compete for their business. It is important to realize that for-profit sponsors will not agree to extend the use agreement unless this provides at least as much profit as operating in the unsubsidized market provides. If the owner is offered a lower profit than in the unsubsidized market, the owner will leave the program. Therefore, government subsidies can only err in the direction of providing excess profits to these private projects. We should leave the job of getting value for the money spent to the people who have the greatest incentive to do it: the recipients of housing assistance.

It is often argued that giving families that live in privately owned subsidized housing projects portable housing vouchers at the end of the use agreement will force them to move. This concern is certainly not valid unless the payment standard is below the market rent of the unit. If the payment standard is equal to the market rent, it would enable the family to continue to live in its current unit without devoting more of its income to rent, and it would offer the family options to its current unit that it might prefer. The evidence on the cost-effectiveness of renewing use agreements versus tenant-based housing vouchers indicates that offering such vouchers would reduce the taxpayer cost of assisting these families. The savings could be used to assist additional families.

Others argue that the failure to renew use agreements on privately owned subsidized projects reduces the number of affordable housing units. In fact, portable vouchers make many units affordable to low-income families since they can use these vouchers outside of designated housing projects. When use agreements are extended, the only unit that is made affordable to an assisted family living in the project is its current unit. Terminating use agreements does not change the number of households or the number of dwelling units and has no effect on the overall vacancy rate.

Phasing Out Current Production Programs and Avoiding New Production Programs

Third, the construction of additional public or private projects should not be subsidized. This involves terminating or phasing out current production programs and avoiding new production programs.[12]

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The LIHTC is the largest active production program. It subsidizes more units than all of the other active production programs combined. The Tax Credit program is already the nation's second largest low-income housing program, and it is the fastest growing. In 2006, the tax credits themselves involved a tax expenditure of about $4 billion. However, these projects received additional development subsidies from state and local governments (usually funded through federal intergovernmental grants) accounting for one-third of total development subsidies (Cummings and DiPasquale 1999, p. 299). Therefore, the total development subsidies were about $6 billion a year. Furthermore, GAO (1997, p. 40) found that owners of tax credit projects received subsidies in the form of unit-based or tenant-based Section 8 assistance on behalf of 40 percent of their tenants. If the per unit cost of these subsidies was equal to the per unit cost of tenant-based housing vouchers in 2006, those subsidies would add more than $4 billion a year to the cost of the tax credit program. Thus, the cost of the program to taxpayers was about $10 billion in 2006.

The GAO results on the cost-effectiveness of the Tax Credit program, combined with the results of studies of similar earlier programs, suggest that money currently spent on the LIHTC would be better spent on expanding the Section 8 Voucher program. It might be argued that the GAO results are not sufficiently compelling to justify immediate termination of this program, and that the Tax Credit program is sufficiently different from older production programs to make evidence of their effects of little relevance for this decision. The GAO results are convincing enough, however, to justify rescinding the indexing of the tax credit for inflation and immediately launching a careful, independent analysis of the cost-effectiveness of the Tax Credit program. The reduced tax expenditures on the LIHTC could be diverted to a refundable tax credit for low-income first-time homebuyers, thereby offsetting to some extent the antihomeownership bias of the current system of low-income housing assistance (Olsen 2007).

Similar remarks apply to other active production programs. For example, no additional money should be allocated to HOPE VI. This program has been HUD's major production program over the past decade. It is an initiative within the public housing program under which some of the worst public housing projects have been torn down and replaced by new housing built at lower density on the same site. This program is an improvement over traditional public housing in that it avoids concentrating the poorest families at high densities in projects. However, the GAO study reveals that it is highly cost-ineffective compared with tenant-based vouchers that also avoid these concentrations. Therefore, the money that would have been spent on HOPE VI is better allocated to the much more cost-effective Section 8 Voucher program or added to the budget of each housing authority to operate its reformed public housing program.[13] This shift in the budget for housing assistance would allow us to provide all of the families that would have lived in HOPE VI projects with rental units meeting minimum housing standards, and would allow us to assist tens of thousands of additional families that would otherwise live in deplorable housing.

It might be argued that this recommendation ignores the positive effect of HOPE VI projects on their neighborhoods. HOPE VI projects are much more attractive than the housing projects that they replaced, the density of the housing is much lower, families with higher incomes occupy some of the units built, and the most troublesome tenants are not allowed to return. Therefore, it is reasonable to

12. Under the cover of dealing with the current housing crisis, the Housing and Economic Recovery Act of 2008 signed by the president on July 30, 2008, moved the current system in the opposite direction. It established an affordable housing trust fund financed by Federal National Mortgage Association (FNMA, or Fannie Mae) and Federal Home Mortgage Corporation (FHMC, or Freddie Mac) and increased subsidies delivered through low-income housing tax credits and tax-exempt housing bond authority.
13. This money could be divided among public housing authorities using a formula that accounts for the size of their public housing program and the ages of its units.

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expect HOPE VI projects to make neighborhoods in which they are located more attractive places to live. However, the same beneficial effect on the neighborhood could surely be achieved at a small fraction of the cost of HOPE VI redevelopment. For example, the old public housing project could be torn down, some of its land devoted to public facilities such as parks, and the rest sold to the highest bidder. Many alternative uses of the land would surely improve the neighborhood as much as HOPE VI redevelopment and have a much lower taxpayer cost. The savings could be used to provide housing vouchers to a larger number of low-income households than were served by the old public housing project, let alone the HOPE VI redevelopment of that project. Selling much of the land to the highest bidder would almost surely lead to private redevelopment that would improve the neighborhood, and this sale would generate additional revenue to provide vouchers to more households. Since public housing projects pay only a small fraction of full property taxes, it also would generate more revenue for local governments to deal with a host of problems.

Finally, there should be no new production programs. Congress should reject the administration's proposal for a tax credit to selected builders of housing for low-income homeowners modeled after the LIHTC.[14] It also should reject the Millennial Housing Commission's (2002) proposals to create new programs of unit-based assistance such as tax incentives to preserve and expand the stock of existing units providing unit-based assistance, a new rental production program with a 100 percent capital subsidy, and elimination of limits on the amounts of Mortgage Revenue Bonds that states can issue to finance low-income housing projects. For the same reason, Congress should reject the National Housing Trust Fund Act of 2007 (H.R. 2895) until it is modified to direct the funds involved to tenant-based assistance. Launching a new construction program is particularly inappropriate when rental vacancy rates are at historic high levels.[15] Any additional money for housing assistance should be used to expand the Housing Choice Voucher program.

14. The administration's American Dream Program to provide a part of the down payment on a house for low-income families is not subject to the same criticisms. Since this program is well designed to benefit low-income families and increase their homeownership rate without creating other distortions, a good case can be made for it.
15. See http://www.census.gov/hhes/www/housing/hvs/qtr307/q307tab1.html.

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5. Justification and Design of an Entitlement Housing Voucher Program

The argument for replacing unit-based with tenant-based assistance is based on evidence on program performance. This section argues for an entitlement program of housing assistance based on taxpayer preferences. In combination, these arguments imply that we should have an entitlement program of tenant-based housing assistance.

Unlike other major means-tested transfer programs, housing assistance as mandated by the Housing Act of 1949 is not an entitlement, despite its stated goal of "a decent home and suitable living environment for every American family." Millions of the poorest families are not offered any housing assistance, while a smaller number of equally poor families receive large subsidies. For example, an assisted family with one child and an adjusted annual income of $10,000 living in an area with the program's average payment standard would have received an annual housing subsidy of $6,600 from the Housing Choice Voucher program in 2007 if it occupied an apartment renting for at least the payment standard. The majority of families with the same characteristics living in that locality would receive no subsidy from any low-income housing program. Furthermore, the majority of the poorest eligible families receive no assistance while many families with considerably greater income are assisted. This is not because the poorest families do not want assistance on the terms offered: the waiting lists of public housing authorities are long, would be much longer in many cases if they were open continuously for new applicants, and consist largely of families with extremely low incomes.[16]

It is difficult to reconcile these features of the low-income housing programs with plausible taxpayer preferences. How would taxpayers who want to help low-income families with their housing feel about dividing a fixed amount of assistance between two families that are identical in his or her eyes? Surely, almost all would divide the money equally between the two families.

Another strong argument for an entitlement housing assistance program for the poorest individuals and families is its effect on homelessness (Khadduri 2008). The homeless are the poorest of the poor. Almost all would be eligible for an entitlement housing voucher program that could be funded with the current budget for low-income housing assistance. Without extraordinary outreach, an entitlement program of housing assistance for the poorest individuals and families would eliminate homelessness except possibly for the chronic homeless—those who suffer from serious mental illness and substance abuse (Early and Olsen 2002).[17] The results of the recently completed Welfare to Work Voucher Experiment provide further evidence of the power of housing vouchers to address homelessness (Abt Associates et al. 2006). Housing vouchers also have proven extremely effective in getting the chronic homeless off the streets, though it requires a proactive approach to reach these people. These individuals are much more willing to live in a regular apartment than in a homeless shelter, and it is much easier to deliver other services to them when they have a fixed address than when they live on the streets.[18] One of the country's leading experts on homelessness argues that "the current system of providing temporary shelter in lieu of rental assis-

16. This information is in the annual plans that public housing authorities submit to HUD each year. See http://www.hud.gov/offices/pih/pha/.
17. Existing homeless shelters will certainly be a part of the solution to dealing with homelessness. Due to the time necessary to determine eligibility and find regular housing, an entitlement housing assistance program for the poorest households will not eliminate the desirability of some short-term facilities to house people who would otherwise live on the streets. Although we might want to fund them in a different manner, existing shelters would surely be among the short-term facilities used.
18. This is the thrust of the promising Housing First approach. See http://www.endhomelessness.org/section/tools/housingfirst.

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tance would appear to be relatively inefficient, since it is a less direct method of addressing the affordability gap and since, compared with independent housing, it carries such significant administrative and facility costs in addition to the social costs of disruptive shelter stays on families and children" (Culhane et al. 2007, p. 26).

The preceding argues strongly that a program of housing assistance should be an entitlement for the poorest families. To say that housing assistance should be an entitlement is not to say that it should be designed to ensure that all eligible families participate. It is inevitable that the participation rate will be less than 100 percent even in a well-designed entitlement housing assistance program. An entitlement housing assistance program should provide no subsidy to families with incomes at the upper limit for eligibility to avoid the inequity that results from offering families with incomes just below the upper income limit a higher standard of living than families with incomes just above it. This implies that families with incomes just above the income limit for eligibility will be eligible for small subsidies. In order to get this subsidy, they will have to occupy a unit meeting particular housing standards, spend time filling out paperwork and dealing with program administrators, and reveal personal information. These requirements are all inherent in operating a means-tested housing program. Furthermore, few enjoy accepting public or private charity. For all of these reasons, many eligible families will choose not to participate in an entitlement housing assistance program.

What would be the participation rate in an entitlement housing program? The participation rate in the tenant-based entitlement housing assistance programs operated in the 1970s in Green Bay and South Bend as a part of EHAP was about 32 percent. However, evidence from EHAP indicates clearly that participation depends on the generosity of the subsidy, among other things. Studies of the success rate in the Section 8 Certificate and Voucher programs also accord with this commonsensical result (Finkel and Buron 2001). Thus, the participation rate would be different in different entitlement housing programs.

In ongoing revisions of their 2006 paper, Olsen and Tebbs have estimated the effects on the number of families served that would result from replacing HUD's major low-income housing programs with several entitlement housing voucher programs that have the same direct taxpayer cost. These estimates are based on data from HUD's administrative records and the 5 percent Public Use Microdata Sample from the 2000 Decennial Census.[19] The participation rate in the entitlement program for families of each type is based on experience from the only entitlement housing assistance program that has been operated in the United States: the Housing Assistance Supply Experiment. Like the Supply Experiment, the entitlement programs analyzed by Olsen and Tebbs provide a subsidy conditional on occupying a unit meeting certain minimum housing standards. The magnitude of the subsidy is equal to a payment standard minus 30 percent of the recipient's adjusted income. Payment standards are larger for families whose size and composition justifies more bedrooms, and they are different in different localities. They are designed so that recipients who occupy units renting for the local payment standard live in equally good housing in all locations. The upper-income limit for eligibility is the lowest income at which the subsidy is zero. Unlike the current system, then, income limits are the same in real terms in all localities. In Washington, DC in 2000, the upper-income limits for the proposed program analyzed below would range from $17,479 a year for families entitled to an efficiency apartment to $49,642 a year for families entitled to eight bedrooms. For families entitled to two bedrooms, it is $19,421.

19. For reasons that are not important for present purposes, single nonelderly households are excluded from the calculations. It is assumed that these households continue to be served by current programs. The money used to serve them is not available for the entitlement program.

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Tables 6 through 9 report the results for one of the entitlement voucher programs analyzed. There were 88.2 million households in the United States in 2000 who were not single nonelderly households. About 13.3 million (15 percent) of these households would have been eligible for the proposed entitlement program. It is estimated that 5.8 million households would have participated in it, so the participation rate would have been about 44 percent. This is a low participation rate compared with existing entitlement welfare programs. However, it is reasonable to expect that the participation rate in an entitlement housing voucher program would be lower than in programs that provide equally generous subsidies for other goods because many families must move in order to satisfy the program's minimum housing standards. Subsidies for other goods do not have this cost of participation. The participation rate would be even lower for an equally generous entitlement program of unit-based housing assistance because all families must move in order to participate.

Table 6 reports the percentage of all households of each size in each real income decile that are served by the HUD programs replaced by the proposed entitlement housing voucher program. Even in the lowest real income decile, the highest fraction served is less than 40 percent.[20] Table 7 displays participation rates in the HUD programs replaced for various subgroups by real income and household size. The most striking feature of these results is that participation rates are much higher for blacks than for whites or Hispanics with the same real income and household size. Table 8 reports the number of households in each real income and household size category served by the HUD programs replaced and the estimated number that would be served by the entitlement housing voucher program. It indicates that more households of each size in the lowest two deciles would be served by the entitlement program. Table 9 summarizes the overall results. It indicates that the proposed entitlement program would assist about 2.4 million more families than the HUD programs replaced, and it would serve more families of each type—white, black, or Hispanic; elderly or nonelderly; and families living in metropolitan or nonmetropolitan areas. Other entitlement voucher programs with somewhat different parameters would produce the same general pattern but different numerical results.

TABLE 6

Participation Rates in HUD Programs Replaced in 2000 (percent)

Real income decile	Household size						
	1	2	3	4	5	6+	All
1	32.6	28.3	38.5	35.5	30.1	26.2	32.2
2	8.0	8.9	15.6	16.0	15.8	16.3	11.0
3	0.7	1.4	3.3	3.8	4.3	5.0	2.2
4	0.1	0.2	0.5	0.7	1.0	1.3	0.4
5	0.0	0.0	0.1	0.2	0.2	0.4	0.1

Sources: HUD's Multifamily Tenant Characteristics and Tenant Rental Assistance Certification Systems.
Note: Since they account for only one-tenth of a percent of all participants, all tables exclude households with real incomes greater than the median. Table also excludes single nonelderly households.

20. The percentage served by all low-income housing programs would be larger in each cell, but probably not that much larger for the lowest real incomes because the largest program not included in the calculations, the LIHTC, serves few extremely poor households who do not receive assistance from one of the HUD programs replaced.

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TABLE 7

Subgroup Participation Rates in HUD Programs Replaced in 2000 (percent)

	Household size						
	1	2	3	4	5	6+	All
Group	**First decile of real income**						
White	30.3	21.9	31.7	29.7	26.7	25.8	27.8
Black	43.9	52.4	64.1	62.5	51.0	44.1	53.4
Hispanic	45.4	28.6	28.5	24.6	18.2	13.7	28.2
Elderly	32.6	17.0	14.9	14.9	12.2	8.5	30.0
Nonelderly	N/A	31.1	39.6	36.0	30.5	26.7	33.9
Metro	35.3	29.0	38.6	35.7	30.4	26.9	33.5
Nonmetro	24.3	25.7	38.1	34.8	28.9	22.5	27.8
	Second decile of real income						
White	7.7	6.6	11.7	12.5	13.9	15.6	8.7
Black	11.7	20.4	32.1	35.3	31.7	30.3	25.1
Hispanic	5.8	9.5	11.6	10.8	9.8	8.3	9.9
Elderly	8.0	6.1	6.2	8.0	8.1	6.6	7.4
Nonelderly	N/A	10.4	16.5	16.3	16.1	16.6	14.1
Metro	8.4	9.8	16.4	16.7	16.3	16.7	11.8
Nonmetro	6.8	6.4	12.8	13.6	13.7	14.0	8.7

Source: Author's calculations with Jeff Tebbs.
Note: Table excludes single nonelderly households. N/A = not applicable

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TABLE 8

Number of Households Served by HUD Programs Replaced and Entitlement Housing Voucher Program with Same Taxpayer Cost, 2000

Real income decile	Household size						
	1	2	3	4	5	6+	All
				Programs replaced			
1	838,989	587,152	441,722	260,064	113,117	67,458	2,308,501
2	208,467	233,394	192,975	135,183	69,608	50,004	889,630
3	11,545	42,441	44,826	37,182	21,693	18,024	175,711
4	674	6,662	8,002	7,889	5,599	5,123	33,947
5	114	1,760	2,141	2,365	1,673	1,570	9,622
				Entitlement program			
1	971,552	915,576	680,436	437,317	215,067	128,449	3,348,398
2	263,148	419,661	498,664	384,732	220,462	138,459	1,925,126
3	0	24,658	106,245	121,934	115,044	114,582	482,464
4	0	0	562	3,453	7,754	35,661	47,430
5	0	0	0	0	124	7,617	7,741
				Absolute increase			
1	132,563	328,424	238,714	177,253	101,951	60,992	1,039,897
2	54,682	186,267	305,689	249,549	150,854	88,455	1,035,496
3	–11,545	–17,783	61,419	84,753	93,352	96,559	306,753
4	–674	–6,662	–7,440	–4,435	2,155	30,538	13,483
5	–114	–1,760	–2,141	–2,365	–1,549	6,048	–1,881

Sources: Data from PUMS5 2000 Decennial Census; participation prediction equation from Housing Assistance Supply Experiment
Note: Single nonelderly households are excluded from the reform. Under the proposed entitlement voucher program, the payment standard for two-bedroom units is adjusted across localities for differences in the rents of identical units. The payment standard for an efficiency is 90 percent of the two-bedroom payment standard. The payment standard for a one-bedroom unit is 95 percent of the payment standard for a two-bedroom unit. For other numbers of bedrooms, standard adjustments in HUD's Section 8 Voucher program are used.

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TABLE 9

Summary of Effects of Proposed Reform on Number of Households Served, 2000

Group	Programs replaced	Entitlement voucher	Absolute increase	Increase (percent)
All	3,442,113	5,812,601	2,370,488	69
White	1,886,970	3,358,501	1,471,531	78
Black	1,408,461	1,541,332	132,871	9
Hispanic	452,415	1,196,278	743,863	164
Elderly	1,224,730	1,588,103	363,373	30
Nonelderly	2,197,383	4,224,498	2,027,115	92
Metro	2,767,870	4,737,794	1,969,924	71
Nonmetro	654,243	1,074,807	420,564	64

Source: Author's calculations with Jeff Tebbs.

The main argument against making housing assistance an entitlement is that it would be too expensive. Delivering housing assistance to all currently eligible families using the current mix of housing programs would almost surely greatly increase the amount spent on housing assistance, though this magnitude has not been estimated. However, we do not have to make more than 40 percent of the population eligible for low-income housing assistance. Furthermore, we can reduce the fraction of housing assistance delivered through programs that are cost-ineffective, and we can provide new recipients of housing assistance with smaller subsidies.[21] If we reduce the fraction of the population eligible for housing assistance, increase the fraction of families served by tenant-based assistance, or reduce the subsidy to new recipients under each housing program, the cost of an entitlement housing assistance program would be less than commonly assumed. Olsen and Tebbs's (in progress) analysis shows that it is possible to design an entitlement housing voucher program that serves many more households in each major group and more of the poorest households of each size without spending more money.

21. It is extremely difficult to determine how many households are eligible for low-income housing assistance under the current system because housing programs have implicit as well as explicit income limits, different explicit limits for admission into a program and continued receipt of assistance, and implicit limits within a program that depend on the particular dwelling unit involved. The most common explicit limit for initial receipt of assistance is HUD's very low income limit based on 50 percent of the local median income. In 2005, about 29 percent of all households (owners and renters) had incomes less than these limits. The most common explicit limit for continued receipt of assistance is HUD's low income limit based on 80 percent of the local median income. About 47 percent of all households had incomes less than these limits. See HUD's Housing Affordability Data System at http://www.huduser.org/datasets/hads/hads.html.

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6. Major Effects of Proposed Reforms

The proposals in this paper involve shifting money from one method of delivering housing assistance to another. Since taxpayers continue to pay the same taxes to support housing assistance, they gain only because people whom they care about are better served. This section summarizes the effects of these reallocations on low-income households.

One major effect of the proposed shifts is that millions of additional households will receive housing assistance. Evidence indicates that these households would live in better housing and neighborhoods, and they would have more money to spend on other goods (Abt Associates et al. 2006). In addition, millions of households that would have received assistance under the old budgetary allocation would live in housing and neighborhoods that they prefer to the units in housing projects that they would have occupied with the continuation of the current system. The MTO demonstration provides direct evidence on the effects of the public housing reform proposal for public housing tenants living in census tracts with high poverty rates (Orr et al. 2003). Since the vouchers involved in the public housing reform proposal in this paper are about as generous as regular Section 8 vouchers on average across all housing authorities, this evidence should provide a good indication of the proposed reform's average effects for this subset of public housing projects. On average, the families that accepted the regular Section 8 voucher in MTO moved into a better dwelling unit, a safer and nicer neighborhood, and a census tract with a much lower poverty rate.

The effect of the proposed reforms on the type of neighborhood occupied is not limited to public housing tenants living in high poverty neighborhoods. In general, families with tenant-based housing vouchers are much less likely to live in high poverty areas than families in subsidized projects, and they are much more dispersed geographically. Newman and Schnare (1997, Table 3) report that only 5.3 percent of voucher recipients live in census tracts where the poverty rate exceeds 40 percent. In contrast, 10.4 percent of occupants of private subsidized projects and 36.5 percent of public housing tenants live in such census tracts. Devine et al. (2003, p.12) find that more than 80 percent of census tracts in the fifty largest metropolitan areas have some recipients of Section 8 vouchers, whereas only 17 percent of census tracts have private subsidized projects and 8 percent have public housing projects. Based on the preceding information, it seems likely that the proposed reforms will promote economic integration in housing with its associated benefits.

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7. Objections to Exclusive Reliance on Tenant-Based Assistance

Tenant-based rental assistance has a much lower total cost than any program of unit-based assistance for providing equally desirable housing, and it offers recipients much greater choice concerning the characteristics, neighborhood, and location of their housing. This makes a strong case for exclusive reliance on tenant-based assistance. Objections to this reform have been raised. This section addresses the main objections.

First, some are concerned that tenant-based assistance will not work well in markets with the lowest vacancy rates because these markets do not have enough affordable vacant apartments that meet minimum housing standards to house all families who are offered vouchers. In fact, it is not necessary for the number of vacant apartments that meet minimum housing standards and are affordable to voucher recipients to exceed the number of new and recycled vouchers available in order to use all vouchers available. Many families offered vouchers already occupy apartments meeting the program's standards. We do not need vacant apartments for these families. They can participate without moving. Other families who are offered vouchers live in housing that does not meet Section 8 standards. However, these apartments can be repaired to meet the standards. Similarly, vacant apartments that do not initially meet the program's standards can be upgraded to meet the standards. In short, a tenant-based voucher program increases the supply of apartments meeting minimum housing standards.

The evidence from the tenant-based Section 8 Certificate and Voucher programs illustrates these general points. One detailed analysis is based on data from a national random sample of thirty-three public housing authorities in 1993 (Kennedy and Finkel 1994). Thirty percent of all recipients outside New York City continued to live in the apartments that they occupied prior to participating in the program (Kennedy and Finkel, p.15).[22] Forty-one percent of these apartments already met the program's standards and 59 percent were repaired to meet the standards (Kennedy and Finkel, p. 83). About 70 percent of all recipients outside New York City moved to a new unit. About 48 percent of these apartments were repaired to meet the program's standards (Kennedy and Finkel, p. 84). The rest moved to vacant apartments that already met the standards. Therefore, the apartments occupied by about half of the families that received certificates and vouchers outside New York City during this period were repaired to meet the program's standards. The previously mentioned sources have similar results for New York City. In this city, only 31 percent of the apartments occupied by recipients had to be repaired to meet the program's standards.

The Housing Assistance Supply Experiment of the EHAP provides additional evidence on the ability of tenant-based vouchers to increase the supply of apartments meeting minimum housing standards even in tight housing markets. The Supply Experiment involved operating an entitlement housing allowance program for ten years in St. Joseph County, Indiana (which includes South Bend) and Brown County, Wisconsin (which includes Green Bay). About 20 percent of the families in the two counties were eligible to receive assistance (Lowry 1983, pp. 92–93). These sites were chosen because of the great difference in their vacancy rates in order to determine whether the outcomes of an entitlement housing allowance program depend importantly on this factor. At the outset of the Supply Experiment in 1973–1974, the vacancy rates in Brown County and St. Joseph County were 5.1 percent and 10.6 percent, respectively (Lowry, p. 53). In 2000, only 26 percent of the seventy-five largest metropolitan areas had vacancy rates less than the vacancy rate

22. The authors analyzed New York City separately from the other housing authorities.

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in Brown County, and only 20 percent had vacancy rates greater than the vacancy rate in St. Joseph County. Contrary to widely held expectations, the participation rate differed little between the two sites. Indeed, it was higher in the locality with the lower vacancy rate (Lowry, p. 122).

Data for analysis were collected during the first five years of the experiment in each site. During that period, about eleven thousand dwellings were repaired or improved to meet program standards entirely in response to tenant-based assistance and about five thousand families improved their housing by moving into apartments already meeting these standards (Lowry 1983, p. 24). The former represented more than a 9 percent increase in the supply of apartments meeting minimum housing standards. Tenant-based assistance alone produced a greater percentage increase in the supply of adequate housing in these localities in five years than all of the federal government's production programs for low-income families have produced in the past sixty-five years (Cutts and Olsen 2002, p. 232). The annual cost per household was less than $4,000 in today's prices.

Some argue that the low success rates in the Section 8 Voucher program in areas with low vacancy rates implies that the available vouchers cannot be used in these areas and hence new construction must be subsidized in order to serve additional low-income households. However, it is important to distinguish between a housing authority's voucher *success rate* and its voucher utilization rate. An authority's *success rate* is defined as the percentage of the families authorized to search for a unit that receive a subsidy by occupying a unit meeting the program's standards within the housing authority's time limit. Its *utilization rate* is the fraction of all vouchers in use.

An authority's success rate depends on many factors, including the local vacancy rate. One careful study of success rates (Kennedy and Finkel 1994) indicates that, among localities that are the same with respect to other factors, those with the lowest vacancy rates have the lowest success rates. Obviously, it is more difficult to locate a suitable unit when the vacancy rate is low. However, housing market tightness does not explain most of the variation in success rates. Success rates also vary with family characteristics and program parameters. For example, families that are eligible for larger subsidies due to lower incomes or higher payment standards have a higher success rate, presumably because they have a greater incentive to find a unit meeting the program's standards.

For many years, public housing authorities have overissued vouchers and thereby achieved high utilization rates despite low success rates. By overissuing vouchers early in the year and adjusting the recycling of the vouchers that are returned by families who leave the program late in the year, housing authorities are able to come close to using their voucher budget. Their ability to use the money allocated to them is further enhanced by federal regulations that allow housing authorities to exceed their voucher budgets in a given year by modest amounts using their reserves and borrowing against next year's allotment. According to HUD's Fiscal 2004 Performance and Accountability Report (HUD 2004), the voucher utilization rate was 98.5 percent in that year.[23]

Although it is true that some families who are offered vouchers do not find housing that suits them and meets the program's standards within their housing authority's time limit, other eligible families in the same locality use these vouchers. This indicates clearly that the problem is not a lack of vacant apartments that meet program standards and

23. Although housing authorities could achieve a voucher utilization rate close to 100 percent each year by adjusting the extent to which they overissue vouchers, they have not always done so. Like others, directors of housing authorities respond to incentives and disincentives. In recent years, they have faced disincentives that have led to lower voucher utilization rates. Sard and Coven (2006) analyze the effect of proposed changes in federal regulations intended to induce housing authorities to use all of their vouchers.

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are affordable to voucher recipients or apartments whose owners are willing to upgrade them to meet program standards. In the tightest housing markets, these apartments are more difficult to locate for everyone; families who do not receive subsidies also have trouble locating apartments in tight housing markets. The real issue is not whether tenant-based vouchers can be used in all market conditions, but rather whether it would be better to use new construction or substantial rehabilitation programs in tight housing markets. Evidence from the 2001 and 2002 reports from the GAO (2002) study indicates that tenant-based vouchers are more cost-effective than production programs even in markets with low vacancy rates. Another key question is which type of assistance gets eligible families into satisfactory housing faster. If the choice is between authorizing additional vouchers or additional units under any construction program, the answer is clear: tenant-based vouchers get families into satisfactory housing much faster than any construction program even in the tightest housing markets. By overissuing vouchers, housing agencies can put all of their vouchers to use in less than a year in any market conditions. No production program can hope to match this speed.

The second major objection to the exclusive reliance on tenant-based assistance is that new construction promotes neighborhood revitalization to a much greater extent than does tenant-based assistance. The evidence suggests that there is little difference between housing programs in this regard.

The evidence from the EHAP is that even an entitlement housing voucher program will have modest effects on neighborhoods. The small literature on the Section 8 Voucher program confirms these findings for a similar nonentitlement program (Galster, Tatian, and Smith 1999; Lowry 1983, pp. 205–17). These programs result in the upgrading of many existing dwellings, but this is almost surely concentrated on their interiors.

It is plausible that a new subsidized project built at low density in a neighborhood with the worst housing and poorest families would make that neighborhood a more attractive place to live for some years after its construction. To compare the performance of different programs, however, it is important to consider the magnitude of neighborhood upgrading across all projects under each program over the life of these projects, the identity of the beneficiaries of this upgrading, and the extent to which upgrading of one neighborhood leads to the deterioration of other neighborhoods.

The primary beneficiaries of neighborhood upgrading will be the owners of nearby properties. Since the majority of the poorest families are renters, it is plausible to believe that most of the housing units surrounding housing projects located in the poorest neighborhoods are rental. Therefore, if a newly built subsidized project makes the neighborhood a more attractive place to live, the owners of this rental housing will charge higher rents and the value of their property will be greater. Since the occupants of this rental housing could have lived in a nicer neighborhood prior to the project by paying a higher rent, they are hurt by its construction. The poor in the project's neighborhood will benefit from the neighborhood upgrading only to the extent that they own the property surrounding the project.

With the passage of time, the initial residents will leave the improved neighborhood and others who value a better neighborhood more highly will replace them. Therefore, housing programs involving new construction will shift the location of the worst neighborhoods to some extent. The aforementioned possibilities are rarely recognized in discussions of housing policy, let alone studied.

What has been studied is the extent to which projects under various housing programs affect the desirability of the neighborhood. If a housing project makes its neighborhood a better place to live, it will increase neighborhood property values. Most existing studies find small positive effects on neighborhood property values on average for some programs and small negative effects for others (Ericksen and Rosenthal 2007; Galster, Smith, et al. 1999,

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Chapter 4; Lee, Culhane, and Wachter 1999). The excellent study by Schwartz and colleagues (2006) is an exception. They find that a number of construction and rehabilitation programs in New York City have substantial positive effects on neighborhood property values. However, the weight of the evidence still favors the view that no federal housing program has substantial effects on neighborhood property values on average across all of its units.

Third, it is often argued that we need to subsidize the construction of housing projects because some types of individuals and families—especially the elderly, persons with disabilities, and large families—have difficulties using housing vouchers. In fact, the tenant-based voucher program serves many families of these types. According to HUD's "Resident Characteristics Report," 45 percent of families in this program include either an elderly member or a member with a disability, and about 25 percent of the families served have at least four members. Thus, the objection that housing vouchers cannot be used to serve the disabled, elderly, and large families is counterfactual.

It is true that public housing and private subsidized projects tend to serve the elderly to a greater extent than the voucher program. About 31 percent of the families in public housing include an elderly person, as opposed to 18 percent in the voucher program. Public housing serves more elderly families (and hence smaller families) primarily because neighborhood opposition to the building of projects for the elderly has been much less than opposition to building projects for families with children. As a result, a disproportionate number of public housing projects were built for the elderly. Similarly, private projects serve more elderly people, perhaps because they tend to be better tenants—they generally do less damage to the property, they generally do not disturb their neighbors, and so on. The owners of these projects are not paid more to serve tenants who are more troublesome.

However, housing vouchers serve persons with disabilities and large families to a greater extent. Around 33 percent of households in public housing include a disabled person, compared with 38 percent in the voucher program. Only 18 percent include at least four members, as opposed to 25 percent in the voucher program. The qualitative difference between vouchers and privately owned subsidized projects is similar.

Furthermore, if Congress felt that the current Section 8 Voucher program underserved certain groups, it could easily modify the program to increase the number of families of these types served using targeting requirements similar to the income targeting requirements that apply to HUD's programs. The income targeting regulations require that at least a certain fraction of new recipients have extremely low incomes according to HUD's definition of this term. Participation in the voucher program by members of a group also could be increased by increasing the maximum subsidy available to these households and thereby increasing their success rate (Finkel and Buron 2001).

Finally, it has been argued that economies of scale in providing services other than housing to the elderly and disabled justify project-based housing assistance. Although the magnitude of these scale economies has not been studied, their existence is beyond doubt. They explain the existence of housing combined with assisted care in the unsubsidized market.

This does not argue, however, for project-based housing assistance: these economies can be achieved under a system of tenant-based housing assistance. The scale economies involved are surely smaller than scale economies in the provision of services in nursing homes. Medicaid subsidizes low-income individuals to live in nursing homes. This is not done by subsidizing their construction and requiring recipients to live in particular nursing homes in order to receive assistance. Instead, eligible individuals can choose any nursing home that meets the program's minimum standards for care and charges less than the program's maximum payment. Private business firms and not-for-profit organizations

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have built nursing homes in response to the demand created by this subsidy. A similar approach could be used to provide low-income housing assistance to individuals with special needs. These individuals could be offered vouchers that are more generous on the condition that they live in a building that provides the desired extra services. As is the case under current housing programs that provide extra services, the extra subsidy would not have to be sufficient to pay for them. Under HUD's Section 202 Supportive Housing for the Elderly program, project owners are required to provide certain supportive services. However, the program places an upper limit of $15 per unit per month on the amount of the HUD subsidy and standard tenant rent that can be used for supportive services. The bulk of the money for supportive services comes from other public and private sources. HUD's Section 811 Supportive Housing for Persons with Disabilities is a similar program. As in the case of these programs, the purpose of the more-generous voucher subsidy is to pay for the staff needed to arrange and maintain the subsidies for supportive services.

This section has addressed the major objections to exclusive reliance on tenant-based housing assistance. It argues that a tenant-based voucher program can be used to get recipients into adequate housing faster than production programs even in the tightest housing markets, in part because it rapidly increases the supply of adequate housing. We do not need production programs for this purpose. Production programs have not had a perceptibly greater effect on neighborhood revitalization than tenant-based vouchers. The housing voucher program serves well the disabled, elderly, and large families. If we want to serve more families of these types in a nonentitlement housing voucher program we can do so easily with targeting rules. In an entitlement program, that goal is easily achieved with higher subsidies. Finally, achieving economies of scale in the provision of services other than housing to recipients of low-income housing assistance can be achieved as easily with tenant-based as with project-based housing assistance.

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8. Conclusion

Given the many competing demands on the federal budget in coming years, the question is, how can we continue to serve current recipients equally well and serve some of the poorest families who have not yet been offered assistance? The answer is that we must use the money available more wisely.

The stated goal of the Housing Act of 1949 is "a decent home and suitable living environment for every American family." We can move closer to this goal by transferring funds from less cost-effective methods for delivering housing assistance to the most cost-effective approach and providing smaller subsidies to new recipients of housing assistance than received by current recipients. Research on the effects of housing programs shows that we can serve current recipients equally well (that is, provide them with equally good housing for the same rent) and serve many additional families by shifting resources from unit-based to tenant-based assistance. We should learn from our past mistakes and not heed the call for new production programs. Indeed, we should go farther and terminate current production programs, and disengage from unit-based assistance to existing apartments as soon as current contractual commitments permit.

In assessing the political feasibility of the type of fundamental reform considered in this paper, it is important to realize that this reform need not be implemented overnight. A politically feasible reform would involve a transition that does not harm, or even benefits, the overwhelming majority of current recipients of low-income housing assistance. For example, public housing tenants could be offered a choice between housing vouchers and staying in their current units on the same terms. This will benefit some without hurting others. Current recipients of Section 8 vouchers could be allowed to receive the generous subsidies that are now offered by the program while new recipients receive less generous subsidies so that more households can be served. Reform also must honor legal commitments. For example, payments on current terms will be provided to owners of private subsidized projects until the end of their use agreements. Occupants of these projects will not be offered vouchers until that time, and they might be provided with relocation assistance if they decide to move.

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Housing Programs for Low-Income Households

Edgar O. Olsen

"Those who do not remember the past are condemned to repeat it"
—George Santayana

6.1 Introduction

Unlike other major means-tested transfers, no low-income housing program is an entitlement for any type of household. Despite the failure to serve all eligible households who want to participate, federal, state, and local governments in the United States spend substantially more on housing subsidies to the poor than on other better-known parts of the welfare system such as food stamps and Temporary Assistance for Needy Families (TANF). The most widely cited figures for government expenditures on housing subsidies refer to the direct expenditures of the U.S. Department of Housing and Urban Development (HUD). They ignore the U.S. Department of Agriculture (USDA) programs that account for about 20 percent of all subsidized units, the tax expenditures on the Low-Income Housing Tax Credit ($3.5 billion per year in 2000 and growing rapidly), the expenditures of state and local governments often funded by block grants from the federal government, and the many indirect subsidies such as local property tax exemptions and abatements received by all public housing projects and many privately owned projects, the federal income tax exemption of interest on the bonds issued by state and local governments to finance housing projects, and the underpriced mortgage insurance received by many privately owned projects.

Given the enormous amount of money that has been spent on means-

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tested housing assistance over the years, the amount of research on the most important effects of these programs is shockingly small. There is no evidence on the effects of some major programs and little evidence on the effects of other large programs. For example, there are only two studies of the most important effects of Section 236, a program that still serves almost a million people. There are almost no studies of the important effects of the Low-Income Housing Tax Credit (LIHTC), a program that has been the fastest-growing housing program over the last decade accounting for the majority of additional recipients of housing subsidies. The evidence on the most heavily studied programs is old. For example, the studies of the effects of the public housing program on housing consumption are based on data from 1965 through 1977. At the midpoint of this period, the median age of public housing units was ten years. Today, the median age is about thirty years. It stands to reason that the effect of public housing on the housing consumption of tenants is very different today from what it was at the time of these studies; Since direct HUD expenditure on public housing in the form of operating and modernization subsidies is about $6 billion annually and the real resource cost of continuing to use these units to house low-income households is much larger due to their opportunity cost and the substantial local property tax abatement that they receive, this is a sad state of affairs.

If a housing program consists of a set of eligible households and suppliers operating under one set of rules, the United States has had an enormous number of programs intended to improve the housing of low-income households since the federal government became seriously involved in this activity in 1937. There have been many programs as this term is commonly used, each of these programs has typically had a number of variants, and each change in the regulations produces a new program. For example, the public housing program has at least twenty-nine variants. Each has its own rules, and these rules have changed from time to time, although they have many rules in common.

To keep the length of this paper within reasonable limits, it will focus on four broad programs that account for the bulk of all subsidized *rental* units. These programs are public housing, project-based assistance under the Section 236 and Section 8 New Construction/Substantial Rehabilitation Programs, and tenant-based assistance under the Section 8 Existing Housing Program. They illustrate the three basic approaches that have been used to provide housing assistance: government ownership and operation of housing newly built for occupancy by low-income households; government contracts with private parties to build (or substantially rehabilitate) and operate housing for these households; and subsidies to eligible households who select housing in the private market meeting certain minimum quality standards and, under some variants, other restrictions. These programs account for about 70 percent of all subsidized *rental* units and about

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50 percent of *all* units for low-income households that have received federal housing subsidies.

Even though there have been almost no studies of their major effects, a more comprehensive paper would have devoted considerable attention to the LIHTC program (that serves more than a million households and has been growing rapidly since 1988), Section 515 (a rental housing program operated by the USDA in rural areas and small towns that produces few new units each year but still serves more than half a million households), and the HOME housing block grant program from the federal government to state and local housing agencies on which we currently spend about $1.85 billion annually, primarily for project-based assistance. In light of the continuing interest in increasing the homeownership rate of the near poor, it would also be desirable to devote considerable attention to several fairly large homeownership programs—HUD's Section 235 program, which provided subsidies to about a half a million households since 1969, and USDA's Section 502 program, which has subsidized almost two million households since 1949 and currently provides subsidies to about half a million households.

The primary purposes of this paper are to (a) consider the arguments that have been offered for housing subsidies to low-income households and the implications of valid arguments for the evaluation and design of housing programs, (b) describe the most important features of the largest rental housing programs for low-income households in the United States, (c) summarize the empirical evidence on the major effects of these programs, and (d) analyze the most important options for reform of the system of housing subsidies to low-income households. The effects of these programs that will be considered include effects on the housing occupied by recipients of the subsidy and their consumption of other goods, effects on labor supply of recipients, the participation rates of different types of households, the distribution of benefits among recipients and all eligible households, effects on the types of neighborhoods in which subsidized households live and the effect of subsidized housing and households on their neighbors, effects on the rents of unsubsidized units, and the cost-effectiveness of alternative methods for delivering housing assistance. Since we continue to seriously consider or embark upon new programs that have the same basic features of older programs and the major effects of the newer programs have not been estimated, an understanding of the older programs is highly relevant for current discussions of housing policy.

Section 6.2 discusses the justifications for housing subsidies for low-income households and goals consistent with these justifications, gives a brief overview of the development of the current system of housing subsidies, and describes in more detail the development and most important rules of the major rental housing programs. Section 6.3 provides information about the number of households served by major programs, direct

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federal expenditures on these programs, and the characteristics of the households assisted. Section 6.4 discusses what can be said on theoretical grounds about the effects of the programs and reviews the evidence on these effects. Section 6.5 analyzes options for reform of the system of housing subsidies to low-income households. Section 6.6 summarizes the major results.

6.2 Program Justifications, Goals, History, and Rules

6.2.1 Justifications and Goals

Without a clear understanding of the justifications for government activity in a particular area, it is difficult (but not impossible) to conduct an incisive evaluation of current programs or design better programs. For example, a person who has not thought seriously about the justifications for housing subsidies to low-income households might imagine that a housing program for these households is successful if it induces them to occupy better housing. However, a program of cash grants with no strings attached would have this effect for all recipients whose income elasticity of demand for housing is positive—that is, almost everyone. Indeed, it would be possible to devise a subsidy that led to a smaller improvement in housing for all recipients than would result from an equally costly lump-sum grant. A subsidy equal to a fraction of expenditure on all goods except housing would have this effect for recipients whose price elasticity of demand for these other goods is less than one. Should this be considered a successful housing program?

In general, a justification for a government program is an explanation of why we should have a program of that type. Obviously, this involves value judgments. The value judgment underlying this paper is that we should have a program of a particular type if and only if an appropriately designed program of that type will lead to an efficient allocation of resources that is preferred by everyone to the allocation in the absence of government action. Although this simple view leaves much to be desired because it ignores the impact of the multiplicity of external effects, market imperfections, and informational problems that justify other programs and hence the design of a set of programs to deal simultaneously with all of these problems, it is at least a step in the direction of clear thinking about policy evaluation and design.

The major justification for housing subsidies to low-income households is that some taxpayers care about these households but feel that at least some low-income households undervalue housing. If some taxpayers feel this way while others are either completely selfish or nonpaternalistic altruists, it is possible for the government to achieve an efficient allocation and to make everyone better off as they judge their own well-being by providing these low-income households with housing subsidies (Olsen 1981). Politicians and lobbyists for housing subsidies rarely use this argument because it is insulting to potential supporters. However, conversations with ordinary citizens about why they prefer to provide housing assistance rather than cash grants usually leads to this argument.

It is clear that paternalistic altruists do not think that all low-income households undervalue housing. In recent years, proponents of housing subsidies have frequently argued that the primary housing problem of low-income households is an excessive rent-income ratio rather that inadequate housing. That is, the majority of low-income households occupy adequate housing by spending too much of their income on it and hence too little on other goods. People who make this argument must be saying that these low-income households undervalue other goods. If we want to attain an efficient allocation of resources that is preferred by everyone to the allocation in the absence of government action, we must provide nonhousing, rather than housing, subsidies to this group. The implications of these feelings for housing policy are not clear. If housing programs are designed to deal with both poor housing and excessive rent burden, what is the role of food stamps, Medicaid, and other programs designed to subsidize various nonhousing goods?

It is often claimed that housing subsidies to low-income households are justified by more tangible externalities. For example, it has been argued that better housing for low-income families leads to better health for its occupants and, since some diseases are contagious, to better health for the middle- and upper-income families with whom they come in contact. Improvements in the exterior appearance of housing confer benefits on others. Available evidence suggests that some such externalities exist but that their magnitudes are small (Weicher 1979,489-92). If the goal of housing subsidies is to make both recipients and taxpayers better off, it is doubtful that substantial expenditure can be justified on the basis of these externalities.

Some argue for particular housing programs based on their effects on the members of subsidized households without specifying the nature of the external effect or market imperfection involved and without considering whether the housing program involved is a part of an efficient strategy for dealing with these market failures. For example, many consider a positive effect of a housing program on the educational attainment of children in the subsidized household to be a justification for the program. This argument alone does not justify government action.

No attempt has been made to derive implications for the evaluation and design of government housing programs of a coherent set of justifications for programs of this type. However, the following properties seem broadly consistent with the preceding justifications. First, the program must induce the worst-housed families at each income level to occupy better housing than they would choose if they were given equally costly cash grants with

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no strings attached. This goal is consistent with the stated purposes of the two major housing acts, namely "to remedy the acute shortage of decent, safe, and sanitary dwellings" (Housing Act of 1937) and "the elimination of substandard and other inadequate housing" (Housing Act of 1949).[1] Second, families that are the same with respect to characteristics of interest to taxpayers should be offered the same assistance. Third, the greatest assistance should go to the neediest families. Finally, the housing provided to participants should have the lowest possible total cost to tenants and governments given its overall desirability.

Other goals for housing programs have been suggested, for example, increasing homeownership, reducing racial segregation in housing, or stabilizing new construction. The rationales for achieving these goals are different from those underlying housing subsidies to low-income families, and they are arguably best achieved by other means.

6.2.2 History

Table 6.1 contains some milestones in the development of the system of housing subsidies for low-income households in the United States.[2] This subsection provides a brief overview of the development of each part of the system, namely public housing, privately owned projects, tenant-based certificates and vouchers, homeownership programs, and housing block grants. The next subsection provides details about the rules governing the four largest rental programs.

Public Housing

Substantial government involvement in subsidizing the housing of low-income households began with the Public Housing Program enacted in the U.S. Housing Act of 1937. Public housing projects are owned and operated by local public housing authorities established by local governments. Almost all are newly built for the program. Until 1969, with minor exceptions, federal taxpayers paid the initial development cost of public housing and tenants and local taxpayers paid the operating cost. Between 1968 and 1972, the federal government greatly increased its previously modest subsidies for operating public housing projects in conjunction with restrictions on the rents that local housing authorities could charge their tenants. In 1969, the federal government began to provide subsidies to local housing authorities for the modernization of their projects. These additional subsidies and restrictions on rent were intended to insure that public housing would provide satisfactory housing to its tenants without charging rents that were regarded as excessive.

1. In discussions of housing policy, the word "shortage" is not used as economists use it. Instead it means that the market outcome does not provide all households with the type of housing that the speaker thinks they should occupy. All major HUD programs were enacted in these laws or as amendments to them.

2. The dates listed in the table are the dates that programs were enacted. Programs do not become operational until regulations have been written, and this sometimes requires considerable time.

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Table 6.1 Development of System of Housing Programs

	New Programs and Major Modifications of Existing Programs
1937	Public housing, HUD, rental, publicly owned
1949	Section 502, USDA, homeownership
1954	Section 221(d)(3) MIR, HUD, rental, privately owned
1959	Section 202, HUD, rental, privately owned, elderly and handicapped
1961	Section 221(d)(3) BMIR, HUD, rental, privately owned
1962	Section 515, USDA, rental, privately owned
1965	Rent supplements, HUD, rental, extra subsidy to private projects
1965	Section 23, HUD, rental, leasing existing units for public housing tenants
1968	Section 235, HUD, homeownership
1968	Section 236, HUD, rental, privately owned
1969	Modernization subsidies for public housing
1969	Rents in public housing limited to 25 percent of income
1970	Substantial operating subsidies for public housing
1974	Section 8 Existing, HUD, rental, tenant-based
1974	Section 8 New Construction/Substantial Rehabilitation, HUD, rental, privately owned
1975	Operating subsidies for public housing (Performance Funding System)
1976	Operating subsidies for privately-owned projects (LMSA and PD)
1979	Modernization subsidies for privately owned projects (Flexible Subsidy)
1983	Housing Voucher Demonstration, HUD, rental, tenant-based
1986	LIHTC, IRS, rental, privately owned
1990	HOME, HUD, rental and homeownership, block grants to states and localities
1998	Housing Choice Voucher Program, HUD, rental, tenant-based

Privately Owned Projects

In 1954, the federal government began to contract with private parties to provide housing for low-income households. Under most programs, these parties agreed to provide housing meeting certain standards to households with particular characteristics for a specified number of years. The overwhelming majority of the projects were newly built. Almost all of the rest were substantially rehabilitated as a condition for participation in the program. The federal government insures the mortgages on the vast majority of these projects, and default loss in excess of mortgage insurance payments is a major indirect cost of many of the programs. It is important to realize that none of these programs provide subsidies to all suppliers who would like to participate. Since subsidies are provided to selected private suppliers, the market mechanism does not insure that subsidies are passed along to occupants of the subsidized units. In all cases, civil servants are involved in ranking proposals. In most programs, political appointees make the final decisions.

The earlier programs such as HUD's Section 221(d)(3) Market Interest Rate Program and Section 202 limited the private parties who operate the

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projects to nonprofits and cooperatives.[3] They were succeeded by programs that allowed the participation of for-profit firms, while attempting to limit their profits by restricting their net revenues during the period of the use agreement. For-profit firms have accounted for the majority of the units in the most recent programs such as Section 8 New Construction/Substantial Rehabilitation and the LIHTC. Despite this trend, nonprofits still account for a substantial minority of units under some recent programs such as the LIHTC.[4]

The earlier programs (Section 221[d][3] MIR and Section 202) did not have income limits. Instead they attempted to insure occupancy by households of low and moderate income by limiting the per-unit cost of the project, thereby providing relatively modest housing. The subsidy under the earlier programs was a below-market interest rate on the loan used to finance the project, and the subsidy received by an occupant of the project did not depend on the household's income. The modest magnitude of the subsidy and the high cost of newly built housing meeting the program's standards resulted in few units occupied by the poorest households.

The initial response to this situation (HUD's Section 221[d][3] BMIR Program) was to provide a larger interest subsidy, thereby reducing the rent to tenants at all income levels by the same amount. Another response (for example, the Rent Supplement Program) was to provide an additional subsidy to many of the poorest households in projects that received an interest subsidy in order to reduce their rents to 25 percent of their adjusted incomes. (The poorest of the poor paid a flat rent equal to 30 percent of the rent that would otherwise be charged for the apartment.) Rent supplements were used almost exclusively with the Section 221(d)(3) MIR and the Section 236 programs.

The basic HUD Section 236 program and the USDA's 515 program are similar to the Section 221(d)(3) BMIR program in providing a substantial interest subsidy that reduces the rent of all of the poorest households occupying identical apartments in a project by the same amount. The more affluent among the eligibles initially paid 25 percent of their adjusted incomes. Over time, an increasing fraction of the poorest occupants of these projects have received additional subsidies under a succession of programs that initially reduced their rents to 25 percent of adjusted income and later to 30 percent.[5] Some of these programs were intended to insure that proj-

3. The original Section 221(d)(3) program is usually called the Market Interest Rate Program (MIR). This is misleading because the program does provide financing at below-market interest rates, albeit not as far below market as the later Section 221(d)(3) Below-Market Interest Rate (BMIR) Program.

4. The extent of the involvement of the two types of sponsor is not well documented because they often work in partnership and only one is listed as the sponsor in official records.

5. The programs involved were the Rent Supplement Program, the Rental Assistance Payments Program, Section 8 Conversion Assistance, and the Section 8 Loan Management Set-Aside (LMSA) and Property Disposition (PD) Programs.

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ects built under construction programs continued to house low-income households and to avoid defaults on loans insured by the federal government. However, about a fourth of the occupants of apartments in privately owned HUD-subsidized projects have rents that do not vary with their income (HUD 1997, 3).

In 1978, Congress enacted the Flexible Subsidy Program to provide modernization subsidies to older privately owned subsidized projects, especially under Section 236, 221(d)(3), and 202, just as it had done earlier for public housing. The money is awarded on a competitive basis rather than by formula.

The largest program of subsidized privately owned projects for low-income households is HUD's Section 8 New Construction/Substantial Rehabilitation Program, enacted in 1974. Section 8 New Construction/Substantial Rehabilitation provides not only subsidies for the construction or rehabilitation of projects but also rental assistance payments that initially reduced the rents paid by all tenants to 25 percent of their adjusted incomes.[6]

With minor exceptions, Congress had terminated all of HUD's construction programs by 1983. Section 236 replaced Section 221(d)(3) BMIR, Section 8 New Construction/Substantial Rehabilitation replaced Section 236, and Section 8 New Construction/Substantial Rehabilitation was terminated in 1983 in the sense that no additional applications for projects under this program were accepted after this time.[7] This was in response to the large per-unit cost under all new construction programs compared with tenant-based Section 8 Certificates and studies indicating that these costs were also large relative to the market rents of the units provided. Only public housing and the small Section 202 program for the elderly and handicapped, which had been revised to operate like the Section 8 New Construction/Substantial Rehabilitation Program, were allowed to approve a modest number of additional applications.

The LIHTC was enacted hastily as a part of the Tax Reform Act of 1986 to replace other tax subsidies for low-income housing that were eliminated.[8] Within a few years, it will become the second largest program of

6. Beginning on 1 August 1982, it increased periodically until it reached 30 on 1 October 1985.

7. It is a testimony to the long lags between the appropriation of money under construction programs and their completion that the number of occupied units under this program continued to grow for thirteen years after its termination. For systematic evidence on these lags, see Schnare et al. (1982, table 4-8).

8. Virtually nothing is known about the effects of the LIHTC. There is no repository of information on the characteristics of the households served by this program or the characteristics of the housing provided. Some rudimentary statistical information can be found at http://www.huduser.org/datasets/lihtc.html. What is known about the program is the result of a few studies. Wallace (1995, 794-801) provides an accurate description of the program's rules and a summary of basic descriptive statistics that had been produced by earlier studies. Cummings and DiPasquale (1999) add an unusually thorough analysis of all of the subsidies pro-

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housing subsidies to low-income households, surpassing public housing. For projects not financed by tax-exempt bonds, the tax credit pays 70 percent of the cost of developing the project. The tax credit is not available to all developers who want to build housing under the terms specified in the law. Instead each state housing finance agency is allocated an amount of money that is proportional to the state's population to distribute to selected private suppliers. In recent years, developers have proposed projects that would use three times the amount of money appropriated for the program, and many do not apply because the probability of success is too small to justify the effort.

The overwhelming majority of tax credit projects receive subsidies from other sources, primarily development grants or loans at below-market interest rates from state and local governments and rental assistance payments that depend upon the income of the tenants. These additional development subsidies'account for about a third of the total capital subsidy (Cummings and DiPasquale 1999, table 7), and owners of tax credit properties receive rental assistance payments on behalf of about 39 percent of their tenants (GAO 1997, 40). The typical project receives subsidized financing from many sources, thereby complicating the task of insuring that the subsidy is passed along to the tenant. The median was five in Stegman's nonrandom sample of twenty-four projects (Stegman 1991, 362).

Under the LIHTC, the tenant's maximum rent is 30 percent of the upper income limit for eligibility.[9] Tenant rent within a project does not vary with income except for households who receive assistance from other programs that require it. As a result, the poorest households occupy relatively few LIHTC units. According to Wallace (1995, 790), only 28 percent of households in LIHTC projects are very low-income as HUD defines this term (50 percent of local median for a family of four). The percentages are 90 for Section 8 New Construction, 81 for public housing, and 77 for Section 236 and221(d)(3)BMIR.

Tenan t-Based Assistance

Until 1965, all housing assistance to the poor was project based and the overwhelming majority of units were newly constructed under a government program. In 1965 Congress created Section 23, a program under which public housing authorities could lease apartments in existing private unsubsidized housing for the use of households eligible for public housing.[10] One variant of this program allowed tenants to locate their own apartments meeting the program's minimum standards. This was the first program of tenant-based assistance in the United States. In 1974, the Section 8 Existing Housing Program replaced Section 23. Since then, tenant-based Section 8 has become the country's largest program of housing assistance. This program was called the Certificate Program. Another program of tenant-based housing assistance, called the Section 8 Voucher Program, that had somewhat different constraints than the Certificate Program was introduced in 1983. This program operated simultaneously with the Certificate Program until 1998, when the two programs were consolidated into another tenant-based program that combined features of the two earlier programs.

Despite the rapid growth of the tenant-based Section 8 Certificate and Voucher programs, the majority of additional recipients of rental housing assistance since 1975 have received project-based assistance. Between 1975 and 1990, the major sources of this assistance were Section 8 New Construction/Substantial Rehabilitation and Section 515. Since-1990, the overwhelming majority of HUD's incremental assistance has been tenant based, but project-based assistance has continued to account for the majority of additions to number of subsidized households in the United States due to the rapid growth of the Internal Revenue Service's LIHTC. Furthermore, HUD spends a substantial fraction of its budget providing additional assistance to units in subsidized housing projects beyond the subsidies initially promised.

Homeownership Programs

The United States has had two major homeownership programs that provide housing assistance to low-income households. The Housing Act of 1949 established the USDA's Section 502 Single Family Direct Loan Program." Until 1968, the magnitude of the subsidy was modest and did not depend on the household's income. The subsidy consisted of lending at the federal borrowing rate to farmers and others living in rural areas. (Farmers now account for a small share of all borrowers.) The Housing Act of 1968 authorized the USDA to pay a portion of the loan repayments for low-income households. For the poorest households, the USDA paid the

vided for the development of LIHTC projects. This analysis does not, however, include the substantial tenant-based and project-based Section 8 subsidies received by about 39 percent of the units (GAO 1997,40). GAO (1997) and Buron et al. (2000) provide additional descriptive material. Despite the absence of evidence on the effects of the LIHTC, Congress in 2000-01 increased tax expenditure for this program by more than 40 percent to about $5 billion per year and indexed appropriations to inflation. Shortly thereafter, GAO (2002) produced the first independent analysis of the cost-effectiveness of the program.

9. The upper income limit for a family of four is effectively 60 percent of the local median. Increasing or decreasing these income limits by nationally uniform percentages used for the largest HUD programs yields the income limits for households of other sizes.

10. For a comprehensive analysis of this program and a detailed survey of the literature on it, see Reid (1989).

11. See Carliner (1998, 314-15) for a brief history of the development of the program and Mikesell et al. (1999) for descriptive statistics and the first analysis of this program based on a nationally representative survey.

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difference between principal and interest payments at the government's borrowing rate and at an interest rate of 1 percent. For eligible households with higher incomes, the USDA paid the difference between property taxes, homeowners insurance, operating expenses, and principal and interest payments at the government's borrowing rate and 20 percent of the household's adjusted income. During its fifty-year history, the Section 502 Single Family Direct Loan Program has provided over $51 billion in homeownership loans to about 1.9 million households. The program currently provides subsidies to over 500,000 low-income households.

The Housing Act of 1968 established Section 235, a HUD program similar in many respects to USDA's Section 502. Unlike Section 502, this program suffered from scandals and high default rates (Carliner 1998, 313–14). Section 235 was suspended in 1973, reactivated in 1975, severely limited in geographical scope in 1983, and terminated in 1987. Over this period, it provided subsidies to more 500,000 low-income households. Little is known about the reasons for the difference in outcomes of the two programs. The poor performance of Section 235 is usually attributed to consumer naivete and Federal Housing Administration (FHA) mismanagement. More plausible explanations would rely on differences in the structures of the programs such as the magnitude of the down payment required and whether the subsidy is allocated to the seller or the buyer of the house.

Housing Block Grants

The HOME Investment Partnerships Program enacted in 1990 is a block grant for housing assistance. It allocates federal funds by formula to state and local governments to spend on any type of housing assistance subject to certain limits on the incomes of the households served, the cost to acquire and develop units, and the rents that may be charged for rental units. This program is based on the untested assumptions that the best mix of housing programs differs from locality to locality and local officials are better able to determine and implement the best mix.[12]

6.2.3 Rules

This section presents information concerning many of the important rules governing HUD's four largest programs of rental housing assistance for low-income households and the evolution of these rules over the history of the programs. The rules considered determine who is eligible to receive assistance, how the limited assistance is allocated among households that would like to participate, upper and lower limits on the desirability of the

12. These assumptions could be tested by comparing the outcomes of different federal programs across localities to see whether one program performs better than all others on all measures and then comparing the overall effect of the mix of programs chosen by local officials with the federal mix in a random sample of localities.

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housing that can be occupied, and upper limits on spending on goods other than housing. These rules affect which households are served and a program's effects on consumption patterns.

Other rules that determine the incentives facing potential and actual suppliers will not be discussed. For construction and rehabilitation programs, these rules affect the types of housing that will be proposed and selected. For all programs, they affect how well the units will be maintained and the total cost of the housing provided. Although these rules determine the cost-effectiveness of a program and the level of housing services provided, they have not been seriously analyzed by housing policy analysts. This represents a major gap in our knowledge of housing programs.

It is not possible within reasonable time and space constraints to describe accurately the rules of the four programs that are the focus of this paper over their histories. The rule describing what is and is not included in a household's annual income in determining its eligibility for assistance illustrates the problem. The current rule is more than three pages single spaced. This rule is now the same for all major low-income housing programs. In earlier years, it was different for different programs, and it has been changed on a number of occasions over the history of each program.

Researchers who want to conduct empirical studies of the effects of housing programs, or indeed any program, should consult the Code of Federal Regulations (CFR) for the time period to which their data refer to determine the rules that were in effect at that time.[13] The regulations for HUD are in Title 24 of the CFR. That is, references to them all begin with 24CFR. For example, since 1996 the reference for HUD's physical condition standards for virtually all subsidized housing has been 24CFR5.703. In earlier years, the standards for each program were located in the CFR under the regulations for that program.

The CFR is an annual publication that contains the updated regulations of the federal government as of April 1. A searchable electronic version containing the CFR and the Federal Register since 1981 is available at http://web.lexis-nexis.com/congcomp/. Virtually all rules of interest must be published in the Federal Register along with the date on which they became effective, and each regulation in the CFR cites the relevant passage

13. **In** the case of housing programs, secondary sources, even government publications or agency websites, are always incomplete and sometimes erroneous. For example, it is often said in official HUD documents that the upper income limit for admission to public housing is 80 percent of the local median. This might lead the unsuspecting to conclude that the income limit is the same for families of all sizes, or perhaps that for families of each size it is 80 percent of the local median for families of that size. Neither is correct. Reading the legislation is not a substitute for reading the regulations. Legislation typically specifies some, but not all, of a program's rules. It provides general guidelines concerning other matters, but leaves the design of specific regulations to the administering agency. Furthermore, the operation of a program does not change with the passage of legislation. This does not occur until after new regulations have been announced in the Federal Register.

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in the Federal Register. For example, the citation for the proposed regulation that ultimately led to a unified set of physical condition standards applying to all low-income housing programs is 63FR35650. As usual, this source contained a history of previous regulations. The citation for the final rule is 63FR46566, which contains the date on which the regulation became effective.

These sources are useful not only for researchers who have a data set that identifies which households participate in housing programs and are attempting to determine the parameters of the budget spaces of these households but also to others who are trying to learn when major changes in program parameters occurred with an eye to selecting which data to use to maximize exogenous variation in budget constraint parameters. Using these sources, it is easy to determine when important changes in the regulations have occurred.

Prior to the regulations implementing the Housing and Community Development Act of 1974, there was considerable diversity in the rules of different housing programs. This legislation introduced many similarities in the rules across programs, and this trend has continued over the past twenty-five years, culminating in the 1990s with the placement of many common rules in Part 5 of Title 24 of the CFR. These include rules for preferences for admission into subsidized housing (24CFR5.4XY since 1996), income limits, the definitions of annual income and adjusted income, tenant rents, and certifying eligibility (24CFR5.6XY since 1997), and minimum physical housing standards (24CFR5.7XY since 1999).

To help aspiring housing policy analysts navigate through the regulations and to provide others with an overview of the rules that have governed low-income housing programs, this section describes the key rules that prevailed on 1 April 1999 and some of the major changes that have occurred in these rules over the years.

Before proceeding, it is useful to mention several general features of the rules. In recent years, the majority of privately owned projects under HUD's programs receive project-based Section 8 housing assistance payments and are therefore subject to the key rules of the Section 8 program. Since the enactment of the Section 8 program in 1974, Section 8 and public housing have had very similar rules in many respects. This means that the overwhelming majority of HUD's subsidized households are subject to many of the same rules.

Eligibility

With a few minor exceptions such as Section 221(d)(3) MIR and Section 202 in its early years, all housing programs have had upper income limits for eligibility. Indeed, the earlier programs such as public housing had two limits for households of each size—one for initial receipt of a subsidy and a larger limit for retaining the subsidy.[14] The income limits that are discussed here and elsewhere are limits for initial receipt of a subsidy unless otherwise stated.

Prior to the 1974 Housing Act, local public housing authorities chose their own upper income limits based on a vaguely worded provision of the law. The upper income limits for other programs were related to the limits for public housing and always greater than these limits. For example, the income limits for Section 236 in its early years were 35 percent above the limits for public housing in the same locality.

Since the 1974 Housing Act, public housing, Section 236, and all variants of Section 8 have had a common set of income limits. These programs account for the overwhelming majority of HUD-subsidized households. Each year, the Economic and Market Analysis Division (EMAD) in HUD's Office of Policy Development and Research estimates these limits in accordance with the regulations.

The basic income limit for a family of four is 80 percent of the median income of all families in a locality.[15] Income limits for families of other sizes are obtained from the four-person income limit by applying the following percentages.[16]

Family Size and Percentage Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	100%	108%	116%	124%	132%

In the terminology of housing regulations and policy discussions, these families are described as low-income families.[17] In the absence of excep-

14. The earliest housing programs involved construction and so households had to move in order to receive the subsidy. Even after these programs stopped producing additional units, households entering the program had to move into a project in order to receive a subsidy. The higher limit for continued occupancy was introduced to avoid forcing a household to move if its income rose too much. This problem only arises if the market rent of the unit occupied exceeds the tenant's rent at the upper income limit for admission, that is, if there is a notch at this upper income limit. This is almost surely the case for every construction program in its early years when the housing is new. Based on a vague provision in the law, many local housing authorities set their upper income limits for continued occupancy 25 percent above their limits for admission. Public housing has not had a separate upper income limit for continued occupancy for many years. If a public housing tenant's income rises above the income limit for admission, the housing authority could force the tenant to leave the project, but this rarely happens. Under Section 8 certificates and vouchers, the effective upper income limit for continued receipt of a subsidy is the income at which the subsidy is zero.

15. Income limits were related to local median incomes in an attempt to account for geographical price differences, but differences in median incomes obviously also reflect other factors such as differences in skill levels.

16. There is no good rationale for these percentages. For example, they are not based on differences in poverty lines for households of different sizes.

17. To put these limits in perspective, the poverty line is about 30 percent of median income.

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tions, only low-income families are eligible for the housing programs that account for almost all means-tested housing subsidies.

However, there are important exceptions to these simple rules. In 2000, these affected the limits for 37 percent of the metropolitan areas and 86 percent of the non-metropolitan areas. The most important exception in terms of the number of areas affected is the requirement that the income limits in a nonmetropolitan area may not be less than limits based on the state nonmetropolitan median family income.

In a series of amendments to housing laws since 1975, Congress has specified that an increasing percentage of recipients of housing subsidies have incomes below 50 percent of the local median for four-person families and the aforementioned adjustments for family size.[18] These households are called very low-income households, and these laws are codified in 24CFR1275 (1975), 24CFR882 (1976), 24CFR813 (1985), and24CFR982 (1999).

Finally, the Quality Housing and Work Responsibility Act of 1998 created a new category called extremely low-income families, whose incomes were 30 percent of the local median for families of four and required a high percentage of new recipients of housing subsidies to be in this category (24CFR982.201 [2000]). Consistent with a trend over several decades to avoid concentrations of the poorest households in public housing, the required percentage was much lower for public housing than tenant-based vouchers and certificates. Specifically, the act required that at least 75 percent of new recipients of tenant-based vouchers and only 40 percent of new recipients of HUD's project-based assistance have extremely low incomes.

The details concerning the rules and methods for calculating income limits are contained in fiscal year (FY) 2000 Income Limits Briefing Material available at http://www.huduser.org/datasets/il.html. Fortunately, understanding these complexities is not important for most purposes because the income limits themselves are available in electronic form for all areas from 1990 to the present at the aforementioned website. They can be obtained for earlier years through HUD's Economic Market Analysis Division (EM AD).

Unlike many other means-tested welfare programs, there are no asset tests for eligibility for housing assistance. Actual or imputed income from specified assets is included in income in determining eligibility and rent.

18. The income limits calculated based on 80 percent of the local median and income limits for virtually all other housing programs, including non-HUD programs, that use different percentages are calculated by first calculating the limits based on 50 percent, then applying the exceptions, and finally multiplying by the relevant percentage. For example, almost all LIHTC projects involve a program option that restricts the rents of tenants to income limits based on 60 percent of the local median. To calculate these limits, the limits based on 50 percent are multiplied by 1.2.

Preferences

Since housing programs are not entitlements, some system is required to allocate the available money to the many families that would like to participate.[19] The most salient feature of the system is that there has never been a uniform national system to rank families on a waiting list. Instead Congress has specified that some preference must be given to certain types of families but left it to local housing authorities and owners of subsidized private projects to devise preference schemes. For example, in 1971 Section 10(g)(2) of the United States Housing Act of 1937 read as follows:

> The public housing agency shall adopt and promulgate regulations establishing admissions policies which shall give full consideration to its responsibility for the rehousing of displaced families, to the applicant's status as a serviceman or veteran or relationship to a serviceman or veteran . . ., and to the applicant's age or disability, housing conditions, urgency of housing need, and source of income: Provided, That in establishing such admission policies the public housing agency shall accord to families of low income such priority over single persons as it determines to be necessary to avoid undue hardship.

HUD has never been authorized to establish a nationally uniform preference system. Its role has been to review preference systems for consistency with congressional intent.

Obviously, there are infinitely many schemes for ranking families on a waiting list that give some preference to the types of households mentioned in this passage. There are now about 3,400 local public housing authorities and more than 22,000 privately owned HUD-subsidized projects. Although some undoubtedly copy the schemes of others, it seems likely that there have always been an enormous number of different schemes in existence. A common scheme has been to assign points to different family attributes mentioned in the law. However, there are infinitely many different weights that could be assigned to the favored household types consistent with the wording of the law.[20]

Although the language of the law with respect to priorities for receipt of housing subsidies has changed from time to time and other types of families have been singled out for preferential treatment, some of the family types mentioned in the preceding passage have been accorded preferential

19. The next section discusses the extent of the excess demand for assistance to the extent possible with existing data.

20. This creates a problem for research where information on the preference scheme is important. These preference systems could be collected because each public housing agency and manager of a privately owned project is required by law to have a written preference scheme that is available to the public. However, it would be quite expensive to do it for all subsidized housing because they are not available in HUD's central office.

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treatment for receipt of housing assistance under many programs over much of their histories. The elderly and handicapped have been given a preference for subsidized housing for at least forty years. There are two programs (Section 202 and 811) limited to such households, many projects built under other programs are built exclusively for them, and they have typically been given priority for admission into projects not built exclusively for them. Families living in substandard housing or displaced by government action have always been given a preference for housing subsidies.[21] Single persons who are not elderly, disabled, or displaced by government action have always been given a low priority for assistance.

Congress suspended federal preferences on 26 January 1996 and repealed them in the Quality Housing and Work Responsibility Act of 1998 (64FR23460, 65FR16692). The final regulations implementing these changes became effective 30 April 2000. Since these legislative changes did not require housing authorities to alter their current preference system, it is likely that they had little immediate effect. Immediately prior to the suspension of federal preferences, federal law required that for the overwhelming majority of new recipients of housing assistance, local housing authorities must give preference to families who were occupying substandard housing, involuntarily displaced, or paying more than 50 percent of income for rent. They were allowed to use local preferences for a small minority of new recipients (53FR1122).

Restrictions on Housing Consumption

Under all forms of project-based housing assistance, households that reach the top of the waiting list are offered a particular unit. To a first approximation, they have no choice concerning the quantity of housing services that they consume if they want to receive housing assistance. It is only to the extent that they can reject particular units without dropping to the bottom of the waiting list and the possibility of being simultaneously on the waiting lists for public housing and individual private projects that eligible families have a range of housing choices.[22] Even if we ignore the complexities resulting from these possibilities, it is not the case that all households offered assistance under a project-based program are offered the same housing. Under mature construction and substantial rehabilitation programs, the variance in the desirability of the program's units of a particular size is enormous. Therefore, the housing offered by these programs at a point in time cannot be characterized by a single number such as its

21. Many involved in discussions of housing policy view living in substandard housing as something that happens to a person rather than something that is chosen.

22. Some housing authorities allow tenants to reject a few units before being dropped from the waiting list. Nothing prevents eligible households from being on the public housing waiting list and simultaneously applying for an apartment in any privately owned subsidized project.

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market rent divided by a housing price index or a single vector of characteristics. As explained later and depicted in figure 6.4, families eligible for tenant-based housing vouchers or certificates have a wide range of housing choices, but the program adds the same consumption bundles to the budget spaces of all eligible families with the same characteristics living in one locality provided that they are offered assistance.

Since a primary goal of housing programs is to improve the housing occupied by participants, it should not be surprising that almost all housing programs have minimum housing standards. For some programs such as the older programs involving privately owned projects, these standards have been so vague as to be unenforceable. They require that the housing be decent, safe, and sanitary. For others such as tenant-based vouchers and certificates, much more specific standards have existed.[23] It was not until 1999 that the same detailed standards applied to virtually all subsidized housing (63FR46566).

With the exception of the housing voucher program that began as a demonstration in 1983 and is currently being phased out, all housing programs place upper limits on the quantity of housing available to participants. In the case of production programs, these result from upper limits on construction costs and limits on the amount of money that the housing authority or owner of a private project can receive from the tenant and the government each month. Although this limits how good any program unit can be, it is not a parameter of the budget space of most households offered units under the program. Due to depreciation, units under mature production programs differ widely in their condition. A household's budget space depends on which unit it is offered. With the exception of the aforementioned voucher program, the other programs of tenant-based assistance impose upper limits on the rents that landlords can receive. This upper limit is a parameter of the budget space of each household offered assistance under a particular program in a specific locality.

Under all housing programs, the size of the apartment offered to a household depends on the size and composition of the household. For example, two children of the same sex will be expected to share a bedroom. Beyond a certain age, two children of different sexes will have their own bedrooms.

Tenant Rent

For more than thirty years, the tenant's contribution to rent under all construction programs has been specified in the program's regulations. For all units in the largest programs (public housing and Section 8 New Construction/Substantial Rehabilitation) and many units in other programs, it has depended on household characteristics, but not on the desirability of the housing occupied. Similar remarks apply to the Section 8 Certificate

23. See 63FR35650 for a history of the occupancy standards.

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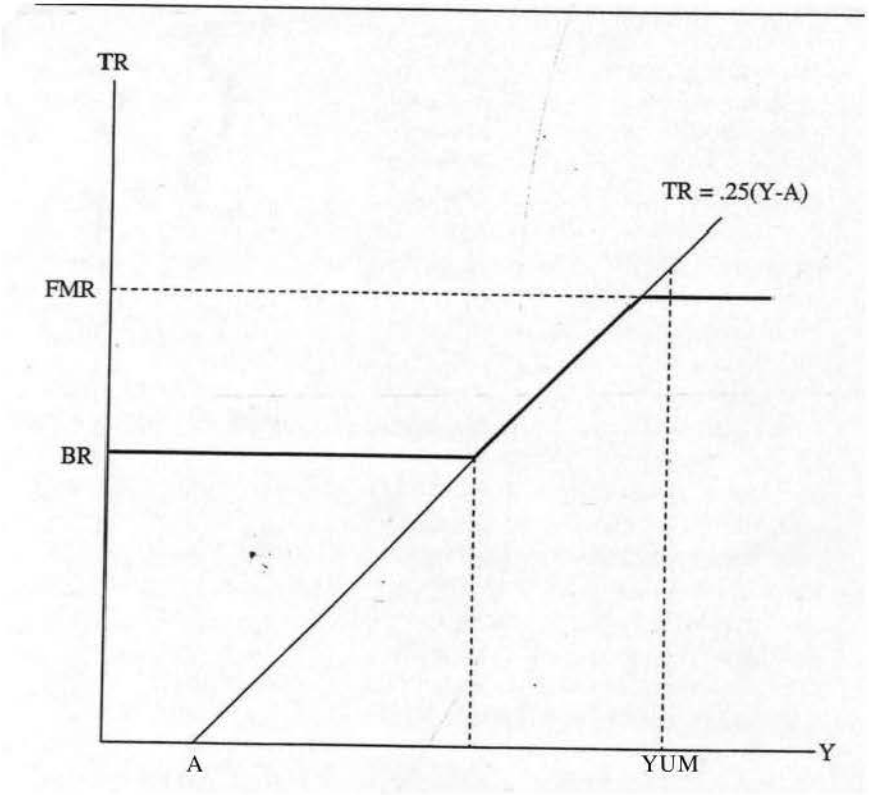


Fig. 6.1 Tenant rent under section 236 without rent supplements

Program since 1980. For the other programs of tenant-based assistance, the tenant's contribution to rent depends on the market rent of the apartment selected.

In public housing prior to 1969, each local housing authority had its own system for determining the rent paid by public housing tenants subject to very general guidelines. Some housing authorities charged a fixed fraction of adjusted income (usually 20 percent), others charged the same rents for all apartments of the same size, and still others charged a certain minimum rent to the poorest households and a fraction of adjusted income to households for which this was larger. In 1969, legislation imposed a uniform upper limit on rents at 25 percent of adjusted income, and almost all local authorities charged the maximum rents permitted. Between 1982 and 1985, a transition to a higher percentage—30 percent—occurred, and the authorities were required to charge this rent. The Section 8 New Construction/Substantial Rehabilitation Program and the Section 8 Certificate Program after 1980 used the 25 percent rule initially and made the aforementioned transition to 30 percent in the early 1980s.

The history of the rules for tenant rent in the Section 236 program is similar to the history in several other construction programs. The thick lines in figure 6.1 depict how the tenant's rent TR under Section 236 without rent

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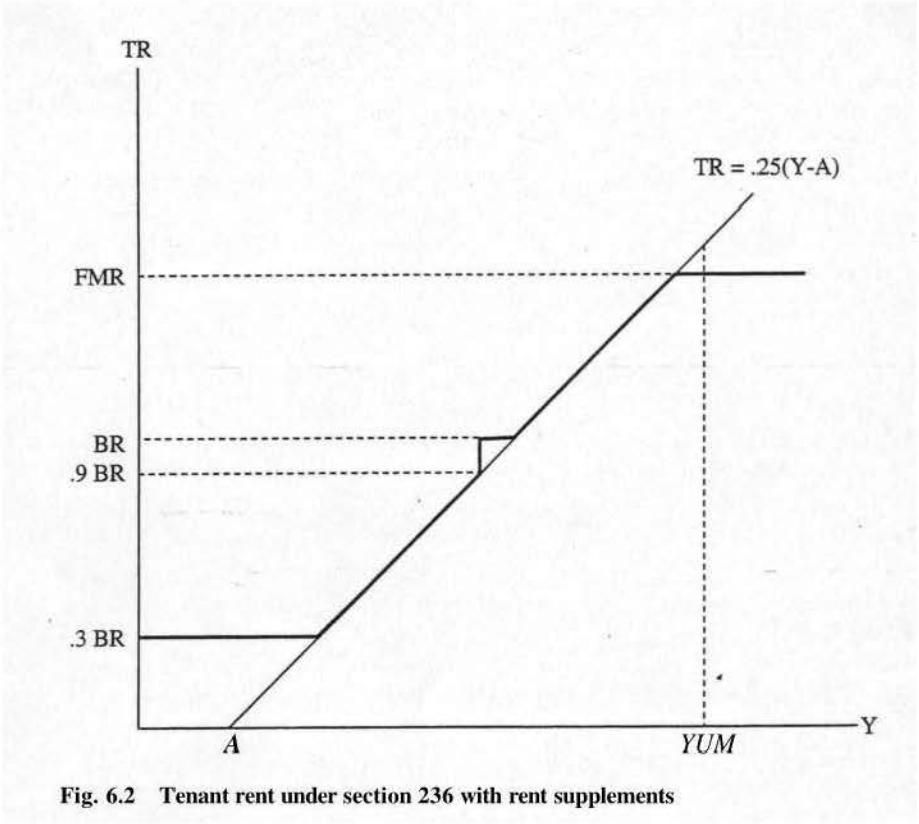


Fig. 6.2 Tenant rent under section 236 with rent supplements

supplements or other additional subsidies varies with the tenant's income *Y*. In the diagrams, FMR is the sum of the allowed monthly costs of providing an apartment, including repayment of the mortgage loan at the interest rate charged by the lender.[24] HUD directly pays enough of the mortgage payment to reduce the effective interest rate to one percent. This determines the basic rent BR paid by the poorest participants. Richer participants paid 25 percent of their adjusted incomes, and owners rebated to HUD the excess of this amount over BR. If the upper income limit for eligibility YLIM is sufficiently high that 25 percent of the adjusted incomes of some tenants exceeds FMR (as in figure 6.1), their rent is FMR.

The thick lines in figure 6.2 depict how the tenant's rent varies with income for Section 236 with rent supplements. The Rent Supplement Program was an attempt to make it more attractive for the poorest households to occupy units in these projects and for the owners of the projects to accept these tenants by guaranteeing a part of the rent payment.[25] To achieve

24. This interest rate is below the market rate due to indirect interest subsidies. For this and other reasons, FMR should not be interpreted as the market rent of the unit.

25. The Rent Supplement Program enacted in 1965 was always used in conjunction with subsidized construction programs involving private ownership of housing projects, especially Section 236 and Section 221(d)(3) MIR. Piggybacks with other construction programs were

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this goal, the program paid a portion of the rent that the poorest households would otherwise have to pay to live in these projects. Specifically, these extra payments reduced tenant rents to 25 percent of adjusted income except when this was less than 0.3-BR. In that event, the tenant paid 0.3-BR. The minimum rent supplement payment was 0.1 BR. A succession of later programs replaced the Rent Supplement Program in providing additional subsidies to the poorest households in privately owned subsidized projects.

6.3 Program Statistics

Table 6.2 contains the standard information on the number of households assisted by each broad type of housing program. In some respects, these numbers are misleading.

First, the numbers concerning assisted homeowners are not comparable to the numbers for rental assistance. When the loan on a unit subsidized under a means-tested homeownership program is repaid that household is no longer counted as being assisted even though it continues to live in the house. That is one reason why the number of homeowners assisted has declined. This contrasts sharply with rental assistance where households living in housing built under new construction programs are counted independent of whether the mortgage has been repaid as long as these households continue to receive a subsidy. In fact, the purchase of more than 2.5 million houses has been subsidized under Section 235, Section 502, and other smaller programs.

Second, the numbers in table 6.2 reflect only households assisted by HUD and USDA. They take no account of the large number of households assisted by the LIHTC. About 700,000 households lived in such units in 1998 (table 6.5). Further, these numbers do not account for households that receive subsidies from only state and local programs.

With these caveats in mind, we see that in percentage terms the fastest-growing part of the system of rental housing subsidies over this period has been household-based assistance to live in existing units. Recall, however, that there were no programs in this category prior to 1965 when the small precursor to the Section 8 Existing Housing Program was established. In total, more additional households have been served over the past twenty years by new construction programs than by household-based certificates and vouchers even when the LIHTC is ignored.

Table 6.3 contains the standard numbers on HUD outlays. It shows that, contrary to newspaper accounts, real expenditure on housing assistance

rare. Except for providing supplements for projects in the pipeline at the time, no new commitments under this program have been made since 5 January 1973. At its peak, the program provided subsidies to about 180,000 households.

Table 6.2 Total Households Receiving Assistance by Type of Subsidy, 1977–97 (in thousands)

Fiscal Year	Assisted Renters					Total Assisted Homeowners[a]	Total Assisted Homeowners and Renters[a]
	Existing Housing			New Construction	Total Assisted Renters		
	Household-Based	Project-Based	Subtotal				
1977	162	105	268	1,825	2,092	1,071	3,164
1978	297	126	423	1,977	2,400	1,082	3,482
1979	427	175	602	2,052	2,654	1,095	3,749
1980	521	185	707	2,189	2,895	1,112	4,007
1981	599	221	820	2,379	3,012	1,127	4,139
1982	651	194	844	2,559	3,210	1,201	4,411
1983	691	265	955	2,702	3,443	1,226	4,668
1984	728	357	1,086	2,836	3,700	1,219	4,920
1985	749	431	1,180	2,931	3,887	1,193	5,080
1986	797	456	1,253	2,986	3,998	1,176	5,174
1987	893	473	1,366	3,047	4,175	1,126	5,301
1988	956	490	1,446	3,085	4,296	918	5,213
1989	1,025	509	1,534	3,117	4,402	892	5,295
1990	1,090	527	1,616	3,141	4,515	875	5,390
1991	1,137	540	1,678	3,180	4,613	853	5,465
1992	1,166	554	1,721	3,204	4,680	826	5,506
1993	1,326	574	1,900	3,196	4,851	774	5,625
1994	1,392	593	1,985	3,213	4,962	751	5,714
1995	1,487	595	2,081	3,242	5,087	705	5,792
1996	1,413	608	2,021	3,293	5,079	670	5,748
1997	1,465	586	2,051	3,305	5,120	631	5,751

Source: U.S. House of Representatives, Committee on Ways and Means (1998, table 15-26).

Notes: Figures for total assisted renters have been adjusted since 1980 to avoid double-counting households receiving more than one subsidy. Data are for beginning of fiscal year.

[a]Starting in 1988, figures reflect a one-time decrease of 141,000 in the number of assisted homeowners because of asset sales by the FmHA to private investors.

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Table 6.3 Outlays for Housing Aid Administered by HUD, 1977–97

Fiscal Year	Outlays	
	Current Dollars (millions)	1997 Dollars (millions)
1977	2,928	7,515
1978	3,592	8,660
1979	4,189	9,275
1980	5,364	10,687
1981	6,733	12,189
1982	7,846	13,273
1983	9,419	15,257
1984	11,000	17,096
1985	25,064	37,569
1986	12,179	17,813
1987	12,509	17,784
1988	13,684	18,684
1989	14,466	18,860
1990	15,690	19,484
1991	16,898	19,973
1992	18,243	20,936
1993	20,490	22,817
1994	22,191	24,079
1995	24,059[a]	25,394
1996	25,349[a]	26,032
1997 (estimate)	26,110[a]	26,110

Source: U.S. House of Representatives, Committee on Ways and Means (1998, table 15-28).
Notes: The bulge in outlays in 1985 is caused by a change in the method of financing housing, which generated close to $14 billion in one-time expenditures. This amount paid off, all at once, the capital cost of public housing construction and modernization activities undertaken between 1974 and 1985, which otherwise would have been paid off over periods of up to forty years. Because of this one-time expenditure, however, outlays for public housing since that time have been lower than they would have been otherwise.

[a]Figures have been adjusted to account for $1.2 billion of advance spending that occurred in 1995 but that should have occurred in 1996.

has more than tripled over the past twenty years, and table 6.4 shows that real expenditure per household has increased more than 80 percent over this period. With minor exceptions, both have increased continuously for the last twenty years.

Although there is no good reason to believe that these numbers give an erroneous view of the trends over time, it is important to realize that the outlay for a particular year is not the total cost of providing HUD-subsidized housing in that year, for several reasons. First, it does not include the many indirect subsidies involved, such as local property tax exemptions and abatements received by all public housing projects and some privately owned projects; the federal income tax exemption of interest on the bonds issued by state and local governments to finance housing projects; and the underpriced mortgage insurance received by many privately

Table 6.4 Per-Unit Outlays for Housing Aid Administered by HUD, 1977-97

Fiscal Year	Per-Unit Outlays	
	Current Dollars	1997 Dollars
1977	1,160	2,980
1978	1,310	3,160
1979	1,430	3,160
1980	1,750	3,480
1981	2,100	3,810
1982	2,310	3,900
1983	2,600	4,220
1984	2,900	4,500
1985	6,420	9,620
1986	3,040	4,440
1987	3,040	4,320
1988	3,270	4,460
1989	3,390	4,420
1990	3,610	4,480
1991	3,830	4,530
1992	4,060	4,670
1993	4,450	4,960
1994	4,720	5,120
1995	5,080	5,360
1996	5,350	5,490
1997 (estimate)	5,490	5,490

Source: U.S. House of Representatives, Committee on Ways and Means (1998, table 15-29).
Notes: The peak in outlays per unit in 1985 of $6,420 is attributable to the bulge in 1985 expenditures associated with the change in the method for financing public housing. Without this change, outlays per unit would have amounted to around $2,860.

owned projects.[26] Second, it includes outlays that are mainly used to provide housing in future years and excludes costs that are the result of past outlays. For example, if HUD pays the cost of building a public housing project this year, that outlay will appear this year. This enormously exceeds the real cost of providing the public housing units for whatever part of the current year they are available. It also greatly understates the cost of providing these units in all future years. That the development costs have been paid does not mean that the cost of using the land and structure to house low-income households is zero. These units have an opportunity cost. To the extent that few units have been built recently or the units built have been financed with upfront capital grants rather than annual payments, the real resource cost of HUD's programs is understated. HUD has built few

26. Mortgage insurance is underpriced when the present value of the losses exceeds the present value of insurance premiums. Some programs are designed to provide a subsidy in this form.

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units recently and has moved toward development grants and away from partially or fully subsidizing mortgage payments. However, without knowledge of the trend in the importance of indirect subsidies in the total cost of providing housing assistance, it is impossible to say whether the trends reported in tables 6.3 and 6.4 are understated or overstated.

Table 6.5 shows the number of units under the larger individual rental programs. The decline in the number of public housing units in recent years is due in part to the demolition of some projects, although most of the large decline between October 1997 and October 1998 is due to the exclusion of about 73,000 Indian public housing units from the total. It is a testimony to the difficulty in producing information on the number of units receiving various combinations of subsidies that this table indicates that only 38 percent of Section 236 units received rent supplements or Section 8 project-based assistance in 1997, whereas HUD's Picture of Subsidized Households indicates that 67 percent receive Section 8 project-based assistance. The decline in the number of units under the Section 236 and Section 8 programs reflects in part the decisions of owners of some projects not to continue to participate at the termination of their contract with the government.

Table 6.6 presents information about the characteristics of the households served by HUD's four largest programs. Although household income is about the same across the four programs, the substantial differences in household sizes leads to substantial differences in per capita income. Mean household sizes are 2.8 for tenant-based vouchers and certificates, 2.4 for public housing, 2.1 for Section 236, and 1.6 for Section 8 New Construction/Substantial Rehabilitation. The latter program serves the elderly and disabled to a much greater extent than the other programs. Three-fourths of the households served by this program are in this category, as opposed to about 45 percent in public housing and Section 236 and only 34 percent with vouchers and certificates. Section 8 New Construction/Substantial Rehabilitation serves minorities to a much lesser extent than the other programs. More than half of the households served by the three other programs are members of a minority group, but only 37 percent of households served by this program are minorities. Finally, public housing projects are much more often located in neighborhoods with a high poverty rate and a high fraction of households that are minorities.

One of the most salient features of the system of housing subsidies is the extent to which it fails to offer assistance to all eligible households.[27] Consider the largest group that has been given priority for assistance by the biggest housing programs. For many years, Congress has required that public housing and Section 8 reserve a substantial majority of newly allocated units for households whose incomes are less than limits based on 50

27. See HUD (2000) for the numbers reported in this and the next paragraph.

Table 6.5 Number of Units Eligible for Assisted Housing Payments by Program Type, End of Fiscal Year

Year	Public Housing	Section 515 Total	Section 515 With Section 8	Section 236 Rent Supplement	Section 236 Total	Section 236 With Rent Supplements or Section 8	Section 8 Tenant-Based	Section 8 New/Substantial Rehabilitation[a]	Section 8 Other Project-Based[b]	LIHTC[c]
1957	365,896	0	0	0	0	0	0	0	0	0
1958	374,172	0	0	0	0	0	0	0	0	0
1959	401,467	0	0	0	0	0	0	0	0	0
1960	425,481	0	0	0	0	0	0	0	0	0
1961	465,481	0	0	0	0	0	0	0	0	0
1962	482,714	n.a.	0	0	0	0	0	0	0	0
1963	511,047	n.a.	0	0	0	0	0	0	0	0
1964	539,841	n.a.	0	0	0	0	0	0	0	0
1965	577,347	n.a.	0	0	0	0	0	0	0	0
1966	608,554	n.a.	0	0	0	0	0	0	0	0
1967	639,631	n.a.	0	930	0	n.a.	0	0	0	0
1968	687,336	n.a.	0	2,731	0	n.a.	0	0	0	0
1969	767,723	n.a.	0	12,299	0	n.a.	0	0	0	0
1970	830,454	n.a.	0	30,804	5,437	n.a.	0	0	0	0
1971	892,651	n.a.	0	57,786	32,322	n.a.	0	0	0	0
1972	989,419	n.a.	0	92,070	98,699	n.a.	0	0	0	0
1973	1,047,000	n.a.	0	118,184	191,261	n.a.	0	0	0	0
1974	1,109,000	n.a.	0	147,847	293,831	n.a.	0	0	0	0
1975	1,151,000	n.a.	0	165,326	400,360	n.a.	0	0	0	0
1976	1,172,000	25,702	0	174,339	447,126	n.a.	162,085	5,701	105,480	0
1977	1,174,000	50,261	647	179,908	543,360	n.a.	297,256	30,281	125,598	0
1978	1,173,000	80,842	7,064	171,598	544,515	n.a.	427,331	88,738	174,845	0
1979	1,178,000	114,429	15,800	178,891	541,460	n.a.	521,329	191,815	185,297	0
1980	1,192,000	150,714	24,422	164,992	538,285	163,000	599,122	333,153	221,036	0
1981	1,204,000	185,253	32,274	157,779	537,206	161,000	650,817	474,465	193,645	0
1982	1,224,000	216,974	40,412	153,355	536,531	174,600	690,643	571,298	264,742	0
1983	1,313,816	247,164	44,129	76,919	533,469	176,736	728,406	664,395	357,103	0
1984	1,340,575	273,928	45,465	55,606	530,735	178,115	748,543	730,148	431,121	0

(continued)

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Table 6.5 (continued)

Year	Public Housing	Section 515 Total	Section 515 With Section 8	Rent Supplement	Section 236 Total	Section 236 With Rent Supplements or Section 8	Section 8 Tenant-Based	Section 8 New/Substantial Rehabilitation[a]	Section 8 Other Project-Based[b]	LIHTC[c]
1985	1,355,152	300,602	45,510	45,611	527,978	196,280	797,383	757,091	455,832	0
1986	1,379,679	326,212	45,510	34,376	529,121	192,000	892,863	777,656	472,820	0
1987	1,390,098	349,178	45,510	23,487	528,174	189,389	956,181	793,812	489,510	17,086
1988	1,397,907	368,456	45,510	23,476	528,174	202,575	1,024,689	798,551	509,222	52,896
1989	1,403,816	385,677	45,510	20,000	528,000	197,329	1,089,598	803,618	526,650	95,653
1990	1,404,870	401,941	45,510	20,000	530,625	199,617	1,137,244	822,962	540,256	139,094
1991	1,410,137	417,998	45,510	20,000	528,115	199,000	1,166,257	827,474	554,264	180,656
1992	1,409,191	433,616	45,510	20,000	510,442	199,000	1,326,250	822,383	573,844	230,587
1993	1,407,923	448,767	45,510	19,270	510,105	190,140	1,391,794	826,791	593,423	290,529
1994	1,409,455	463,742	45,510	18,808	504,966	190,140	1,486,533	844,663	594,763	348,819
1995	1,397,205	476,213	45,510	20,860	508,353	190,140	1,413,311	890,241	608,140	427,759
1996	1,388,746	482,980	45,510	20,860	505,305	190,140	1,464,588	907,215	586,359	509,119
1997[d]	1,372,260	482,980	45,510	20,860	494,121	190,140	1,499,329	880,369	563,937	593,650
1998[d]	1,295,437	482,980	45,510	20,860	476,451	190,140	1,605,898	853,523	541,514	680,229

Sources: Wayne Baker, Housing Budget Office, U.S. Department of Housing and Urban Development (HUD), Washington, D.C., December 1979, for 1941–75; Carla Pedone, Congressional Budget Office (CBO), U.S. Congress, Washington, D.C., April 2000, for 1976–98 except for LIHTC. CBO tabulations based on Congressional Justifications for the Department of Housing and Urban Development (HUD) and unpublished data from HUD and the Rural Housing Administration. Nolden et al. (2002) provide numbers for the LIHTC.

Notes: N.a. indicates not available. Because reliable data are not available at this point, this table excludes rental assistance for units funded through the various block grant programs to state and local governments, including the McKinney Homeless programs, Housing Opportunities for Persons with AIDS (HOPWA), HOME, and, starting in FY 1998, all units assisted through the Indian Housing Block Grants program. CBO has made some adjustments to published data in certain years to smooth out extremely weird patterns in those years. In particular, figures were reduced for the end of FY 1992 because renewals of expiring contracts in the LMSA program were being double-counted as additional units. Some other strange patterns remain in the data, however.

[a]Excludes units funded with capital grants and project rental assistance through the Section 202/811 program.

[b]Includes units receiving assistance through the Section 8 LMSA, PD, Conversion (from Rent Supplement and Section 236 RAP), and Moderate Rehabilitation programs.

[c]An additional 57,426 units have been completed but cannot be allocated to a particular year. Due to the lag between authorization and completion, the number of units completed by a particular time is much less than the number authorized. For example, more than a million units had been authorized by 1998.

[d]Numbers for these years are estimates.

Table 6.6 Characteristics of HUD-Subsidized Households 1997

	Section 8 Vouchers and Certificates	Public Housing	Section 8 New and Substantial Rehabilitation	Section 236
Number of projects	—	13,755	15,177	4,22
Subsidized people (thousands)	3,973	2,859	1,403	90
Subsidized units (thousands)	1,433	1,322	895	4
Average rent per month, inc. utilities	204	192	190	2
Average household income per year	9,100	8,900	8,900	10,00
Average people per household	2.8	2.4	1.6	2.1
Per capita income	3,250	3,708	5,563	4,75
Neighborhood poverty rate	20	37	20	1
% age 62+, head or spouse	16	32	60	34
% age 62+ or disability	34	48	74	43
% with children under 18	66	45	23	45
% single parent	57	39	20	37
% minority total	58	68	37	53
% black	39	48	23	35
% Hispanic	15	17	11	13
Minority as % of neighborhood	39	59	34	40

Source: 1997 Picture of Subsidized Households Quick Facts (http://www.huduser.org/datasets/assthsg/picqwik.html).

Notes: Dash indicates not applicable. Most Section 236 units (67 percent) use Section 8 Loan Management as well as Section 236 subsidy.

percent of the local median income for four-person households, with nationally uniform percentage adjustments for households of other sizes as previously described. These households account for 27 percent of all households in the country. Only 28 percent of the renters in this income group receive housing assistance. Local housing agencies have been allowed to admit households into these programs with incomes up to 60 percent higher than the limits based on 50 percent of the local median for almost twenty years. Forty-two percent of all households meet these higher income limits, and 23 percent of the renters in this larger group receive housing assistance.

Because participants whose income rises above the upper limits applicable for admission into the program are rarely terminated, because exceptions to the limits are allowed in some cases, and because some programs have higher upper income limits, many households with higher incomes receive housing subsidies under means-tested housing programs. Specifically, 10 percent of all renters with incomes between limits based on 50 and 80 percent of the local median for four-person households and the standard HUD adjustments for households of other sizes receive means-tested housing assistance. Seven percent with incomes between limits based on 80 and 120 percent of the local median and 7 percent with incomes in excess of limits based on 120 percent of the local median also receive means-tested housing assistance.

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Obviously, the overwhelming majority of eligible households do not receive housing assistance. This is not because they do not want it on the terms offered. There are long waiting lists to get into subsidized housing in all localities, and the length of the waiting list understates excess demand in many localities because housing authorities often close their waiting lists when they get sufficiently long.[28]

Two numbers clearly reveal the extent to which HUD's housing assistance is focused on the poorest households. Forty-three percent of the households served by HUD's programs are above the poverty line (HUD 1992, table 1-1), while 70 percent of renters below the poverty line are not served (U.S. Department of Commerce **1991, table 4-12;** HUD 1992, table 1-1).

6.4 Program Effects

This section discusses what program effects should be expected based on each program's rules and the general assumptions of economic theory, and it describes the evidence on important effects of public housing, Section 236, Section 8 New Construction/Substantial Rehabilitation, and tenant-based Section 8 certificates and vouchers. To the best of my knowledge, no research on Section 515 or the LIHTC deals with the effects considered in this paper except their cost-effectiveness.

One theme of this section is that little can be said about many effects of government housing programs based on the usual assumptions of economic theory even combined with plausible additional assumptions such as the normality of housing and leisure. For example, housing programs change budget spaces in ways that do not imply that recipients will occupy better housing or work less.

6.4.1 Cost-Effectiveness

Since large sums of money are spent on housing subsidies and many different methods are used to deliver them, it is important to consider the cost-effectiveness of alternative approaches. When needlessly expensive methods of delivering housing assistance are used, many low-income households who could have been provided with adequate housing at an affordable rent within the current budget continue to live in deplorable housing.

All cost-effectiveness analyses of housing programs involve a comparison of the total cost of providing the housing with its market rent, an index of the overall desirability of the dwelling. For tenant-based vouchers and certificates, the approach is straightforward because all of the costs associated with providing the housing during a period occur in that period and they are all in the records of the administering agency. Estimating a statistical relationship between the rent and characteristics of unsubsidized apartments and then substituting the characteristics of the subsidized units into it yields estimates of the market rents of the units occupied by subsidized households.

Dealing with construction or rehabilitation programs is more difficult because the time path of cost bears no particular relationship to the time path of the market rent of a unit, and all of these programs involve indirect costs that are not in the records of the administering agency. The most widely accepted measure of cost-effectiveness for programs of this type is the ratio of (a) the present value of the rents paid by tenants and all direct and indirect costs incurred by federal, state, and local governments to (b) the present value of the market rents of the units over the period that the units are used to house subsidized families. If a government owns the project at the time that it stops being used to house subsidized families, the present value of the project's market value at that time should be subtracted from the present value of the costs. A severe practical problem in implementing this approach is that data on the condition oCthe apartments in subsidized housing projects over their lives are not available, and some of the costs are difficult to obtain for each year. As a result, only one study (HUD 1974, 123-28) has fully implemented this approach. Other studies take various shortcuts or rely on strong assumptions about missing data.

This measure of cost-effectiveness focuses on effectiveness in providing housing to the recipient. It does not capture benefits or costs of a housing program to others. For example, it is possible that some housing projects make the neighborhoods in which they are located more attractive places to live. Other projects may have the opposite effect. The standard measure of cost-effectiveness captures neither positive nor negative effects of this sort.

Broadly speaking, there are three potential sources of cost-ineffectiveness of housing programs—distortions in input usage in the production of housing services, insufficient incentives for efficiency on the part of civil servants, and excessive profits to developers of private projects. This section discusses each source.

Almost all of the subsidies for housing projects are subsidies for the initial development of the project or subsidies that are independent of the mix of inputs used to provide a particular quantity of housing service. For example, some programs provide direct loans for development at below-market interest rates, others pay a fixed proportion of the mortgage payment on private loans, still others provide tax credits that are proportional to development cost, and some pay directly the entire development cost. Among subsidies that do not depend on input usage are rental assistance payments under the Section 8 New Construction/Substantial Rehabilita-

28. HUD does not regularly collect data on the size of the waiting lists under any of its programs. However, a telephone survey in 1999 by HUD staff revealed that the Los Angeles Housing Authority alone had 342,000 households on its waiting list for Section 8 vouchers.

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tion Program and public housing operating subsidies since 1975. (Recall that the latter do not depend on the housing authority's actions.)

The preceding facts about the nature of the subsidy have led some to conclude that housing services in these projects will be produced with too much initial capital and too little of other inputs from the viewpoint of efficient production. However, since all of these programs contain limits on per-unit development cost, the net effect on input usage is ambiguous on theoretical grounds. Nevertheless, the combination of capital subsidies and development cost limits surely results in some productive inefficiency. This argument applies most directly to for-profit firms that own and operate housing for low-income households. However, to the extent that the decision makers in local housing authorities and the nonprofits who sponsor subsidized projects are interested in the well-being of their tenants rather than other taxpayers, they apply with some force to them as well.

Another incentive/for inefficient production of housing services in privately owned projects is that the supplier's revenue is independent of the condition of the apartment, provided that it meets the program's minimum occupancy standards. Given the below-market rents that subsidized households are charged, there is a tremendous excess demand for these units for many years after they are built. Therefore, owners will have no trouble renting them even if they are allowed to deteriorate substantially. Just as in the case of simple rent control, this should lead to too little maintenance from the viewpoint of efficient production of housing services.

The absence of important incentives facing administrators of public housing is another source of inefficiency. Under the public housing program, government employees make all of the decisions that are made by managers of profit-maximizing firms in the private market. These include the exact specifications of the project to be built and exactly what maintenance and renovations to undertake. These decisionmakers also must monitor the performance of the employees of the housing authorities. The government managers involved do not have the same financial incentives to operate efficiently as owners of private rental housing. If they make good decisions, they are not rewarded. If they make bad decisions, they suffer no consequences over a wide range of bad decisions. Indeed, they cannot easily learn whether they have made good or bad decisions. Due to the subsidy, they will not lose their tenants unless they make extraordinarily bad decisions.

The other construction and rehabilitation programs such as Section 8 New Construction/Substantial Rehabilitation and the LIHTC provide subsidies to selected private suppliers, albeit with restrictions concerning who may live in the units, how much rent may be charged, and the like. The subsidies and restrictions are designed (or redesigned based on initial experience) to insure that the money budgeted is spent. In all cases, the result has been that many more suppliers want to participate than can be accommodated with available funds. For example, developers have requested three times as much money as state housing agencies have to allocate under the LIHTC in recent years. The reason for the excess demand for program funds by suppliers of housing is that those who are allowed to participate make excessive profits, provided that they do not have to pay anything for the privilege. This explains the bribery and influence peddling under these programs that periodically comes to light.

Table 6.7 Ratio of Present Value of Cost to Present Value of Market Rent

Source	Location	Year	Ratio
Housing vouchers			
Mayo etal. (1980b)	Phoenix	**1975**	1.09
Mayo etal. (1980b)	Pittsburgh	1975	1.15
Wallace etal. (1981)	National	1979	0.91
Public housing			
Olsen and Barton (1983)	New York City	1965	1.14*
Olsen and Barton (1983)	New York City	1968	1.10*
HUD (1974)	Baltimore, Boston, Los Angeles, St. Louis San Francisco, Washington	1971	1.17'
Mayo etal. (1980b)	Phoenix	1975	1.79
Mayo etal. (1980b)	Pittsburgh	1975	2.20
Section 236			
Mayo etal. (1980b)	Phoenix	1975	1.47
Mayo etal. (1980b)	Pittsburgh	1975	2.01
Section 8 New Construction			
Wallace etal. (1981)	National	1979	1.24"

"Excludes cost of program administration of about 14 percent.

•"Excludes all indirect costs estimated to add 20 percent to 30 percent.

Four major studies attempt to compare the costs incurred to provide units under various housing programs with the market rents of these units.[29] Table 6.7 reports the results of these studies. In assessing the results in this table, it is important to realize that the Olsen-Barton and HUD studies of public housing did not include the extra cost of administering a means-tested program (such as checking eligibility) as opposed to the cost of managing the housing. The other studies did include all administrative cost. Including all administrative costs would add about 14 percent to the total cost of public housing in the Olsen-Barton and HUD studies. Furthermore, the study of the Section 8 New Construction Program did not include any indirect costs such as the tax exemption of the interest on state

29. See Olsen (2000) for a description and appraisal of the data and methods used in these studies. This paper also discusses a study by Schnare et al. (1982) that focuses on differences in development costs across programs and contains problematic results on overall cost-effectiveness. Weinberg (1982) summarizes the research in Wallace et al. (1981) and Mayo (1986) summarizes his studies of the cost-effectiveness of U.S. and German housing programs.

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bonds issued to finance state housing agency projects and the interest subsidy involved in the Tandem Plan financing of FHA-insured projects. Previous research on the magnitudes of these subsidies led Wallace and his coauthors to conclude that these indirect subsidies add 20 to 30 percent to the total cost of the projects.

With the aforementioned adjustments to insure comparability, these studies are unanimous in finding that it costs significantly more than a dollar to provide a dollar's worth of housing under construction programs such as public housing, Section 236, and Section 8 New Construction. The studies of housing certificates and vouchers show that the total costs of these programs exceed the market rents of the units by approximately the cost of administering the program. Excluding administrative cost, the two earliest studies find excess costs of public housing in the range of 10 to 17 percent. The more recent studies find excess costs for this program in the range of 65 to 106 percent. The range of the estimated excess cost of Section 236 is 33 to 87 percent, and the estimated excess cost of Section 8 New Construction/Substantial Rehabilitation is 30 to 40 percent.

These estimates almost surely understate the extent of the inefficiency of construction programs compared with tenant-based certificates and vouchers for two reasons. First, the studies using data before 1975 based their estimates of market rent on an estimated hedonic equation containing a short list of easily observed housing characteristics. Older public housing projects did not have many of the unobserved amenities that were common in the private sector. So there is good reason to expect the estimated hedonic equation to overstate the market rents of public housing units. The more recent studies are based on much more detailed data on housing characteristics and hence are likely to provide more accurate estimates of the market rents of public housing units. Second, unlike tenant-based assistance, the construction programs involve indirect subsidies that do not appear in the program's records. All studies attempt to estimate the magnitude of the major indirect subsidies. However, no study attempts to estimate the magnitude of all of the indirect subsidies. For example, some public housing units were built on land donated by federal, state, and local governments. No study has attempted to add the market value of this land to the cost of public housing. Nonprofit developers of Section 8 New Construction projects sometimes receive property tax exemptions or abatements. No study has attempted to account for this indirect subsidy.

The U.S. GAO (2001, 2002) provides similar results for the major active construction programs—LIHTC, HOPE VI, Section 202, Section 515, and Section 811. Using the conceptually preferable life cycle approach, the excess total cost estimates range from at least 12 percent for Section 811 to at least 27 percent for HOPE VI (GAO 2001, 3).

The GAO study will not be the last word on the cost-effectiveness of the programs studied. Like the previous studies, this study ignores some important costs of production programs. For example, all HOPE VI projects receive substantial local property tax abatements. The GAO analysis ignores this cost to local taxpayers. It also ignores the cost of demolishing old structures on the sites of HOPE VI projects and assumes that the opportunity cost of the land is zero. Obviously, the excess cost of HOPE VI is substantially understated on these accounts. The other major shortcomings of the study are that it is based on assumptions about costs beyond the first year that are not rooted in actual program experience and it fails to account for differences in the desirability of the housing over the period of time considered.[30] Instead it simply compares the average cost of units with the same number of bedrooms in the same type of location (metropolitan or nonmetropolitan). Clearly, the GAO study is improvable in many respects. However, it provides the only independent cost-effectiveness analysis of these programs.

An influential view in discussions of housing policy is that subsidized new construction is needed in localities with the lowest vacancy rates. This suggests that construction programs will be more cost-effective than vouchers in these areas. Obviously, the small number of studies of cost-effectiveness and the different methodologies used in these studies preclude making any definitive judgment about this matter. Whether there are any market conditions under which construction programs are more cost-effective than vouchers is surely one of the most important unanswered questions in housing policy analysis.

The GAO study contains suggestive evidence. In addition to the national estimates, the GAO collected data for seven metropolitan areas. The data for the GAO study refer to projects built in 1999. In that year, the rental vacancy rates in the seven metropolitan areas ranged from 3.1 percent in Boston to 7.2 percent in Baltimore and Dallas, with a median of 5.6 percent. The overall rental vacancy rate in U.S. metropolitan areas was 7.8 percent. So all of the specific markets studied were tighter than average. Only five of the largest seventy-five metropolitan areas had vacancy rates lower than Boston's. In each market, tenant-based vouchers were more cost-effective than each production program studied (GAO 2002, tables 7 and 8).

6.4.2 Consumption Patterns

Since housing programs are intended to produce particular changes in consumption of housing services compared with consumption of other

30. Lobbyists for construction programs always argue that these programs produce better housing than that occupied by voucher recipients. Although this is typically true when the units are new, it is not true over the entire time that the units are used for subsidized housing. David Vandenbroucke's unpublished research indicates that in eight of the eleven metropolitan areas studied the median market rent of voucher units exceeded the median market rents of units in both public and subsidized private projects."

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goods, knowledge of these changes is important for evaluating the programs. This section explains why the design of housing programs does not insure that the programs change consumption patterns in a way that is consistent with their justifications. It also describes the empirical evidence on the effects of the programs on overall consumption of housing services and other goods.

Ideally, a theoretical analysis of the possible effects of housing programs on consumption patterns would consider all of the other welfare programs for which a household is eligible in describing its budget space in the absence of the housing program and define preferences over at least three composites—housing, other produced goods, and leisure. This has never been done in a theoretical analysis.[31] In this section, we will follow the more traditional approach in the literature, namely to assume that income is not subject to choice and that households would face a linear budget frontier defined by this income and market prices for all goods in the absence of housing subsidies. These assumptions underlie almost all empirical studies of the effects of housing programs on consumption patterns. Even with these simplifying assumptions, little can be said on theoretical grounds about the effect of any housing program on consumption of housing and other goods. For example, the public housing program could induce households to consume more housing services and consume less of other goods, more of all goods, or less housing service and more of other goods.

To see why the usual assumptions of economic theory have no important implications for consumption of housing services and other produced goods under any form of project-based assistance, consider figure 6.3. In this figure, consumption of housing services is measured on the horizontal axis and consumption of other produced goods on the vertical axis.[32] The line segment is the budget line in the absence of the housing subsidy. Since housing assistance is not an entitlement, each subsidized privately owned project and each local housing authority has a waiting list. When a unit becomes available, it is offered to a household on the waiting list of an appropriate size for that apartment. This apartment provides a certain quantity of housing service $Q\%$ and the rent that the eligible household must pay enables it to consume a certain quantity of other goods Q^G_X. Normally, if the household declines the offer, it is removed from the waiting list. In some

31. Schone (1994) accounts for several major welfare programs and taxes in her empirical study of the effects of housing and other programs on consumption patterns, which will be discussed when we consider work disincentive effects.

32. The quantity of housing service is an index of all of the attributes of housing valued by consumers, including its neighborhood characteristics. In much of the empirical literature, it is measured by the market rent of the dwelling divided by a housing price index. A housing price index across areas or over time is the market rent of dwellings with the same characteristics. The more comprehensive the list of housing characteristics, the better the housing price index. A few studies based on the housing occupied immediately before and after receipt of housing assistance provide information on the program's effect on a few particular housing characteristics.

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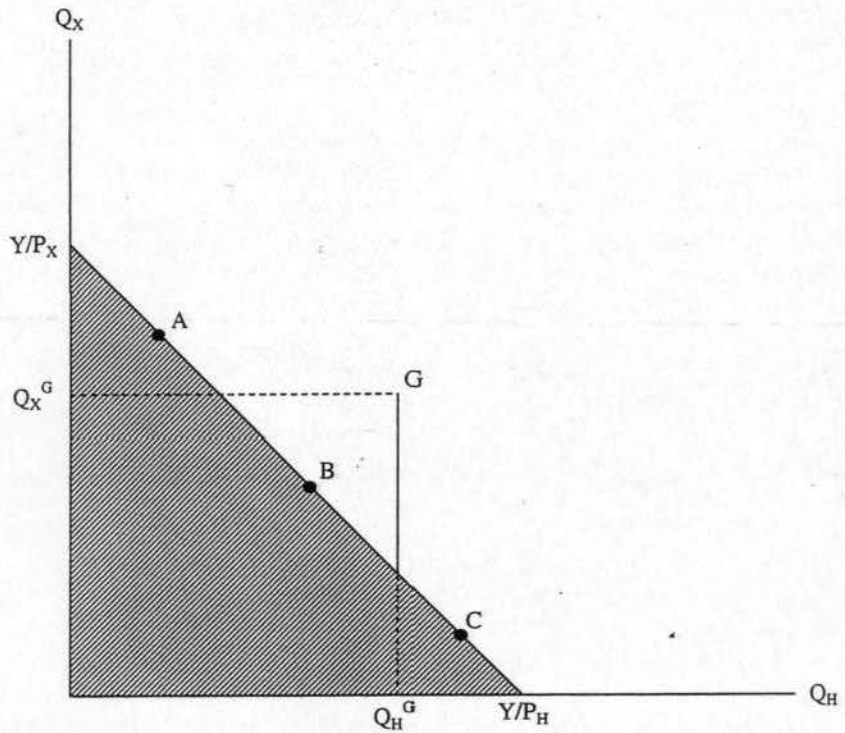


Fig. 6.3 Budget space for project-based program

cases, the household is allowed to decline several offers before removal. This does not change the argument in any fundamental way. In essence, the household is offered an all-or-nothing choice of a particular bundle. The household accepting this offer might choose bundle A, B, or C in the absence of the program. Therefore, the program can have any effect on the consumption bundle of a participant other than reducing its consumption of both goods.

The same conclusion is reached for any type of tenant-based assistance that has been used except for the form of housing voucher that was used between 1983 and 1999. Figure 6.4 depicts the budget spaces of eligible households who were offered assistance under the major certificate and voucher programs. In this diagram, Fis the household's income and P_H and i^.are unsubsidized prices of housing services and other goods. Since participation in these programs is voluntary, a household that is offered assistance can consume any bundle on or below the usual budget line defined by these parameters. All of these programs of tenant-based assistance require recipients to live in apartments meeting minimum housing standards in order to receive assistance. To describe the budget space accurately, it would be necessary to decompose the housing bundle into its components be-

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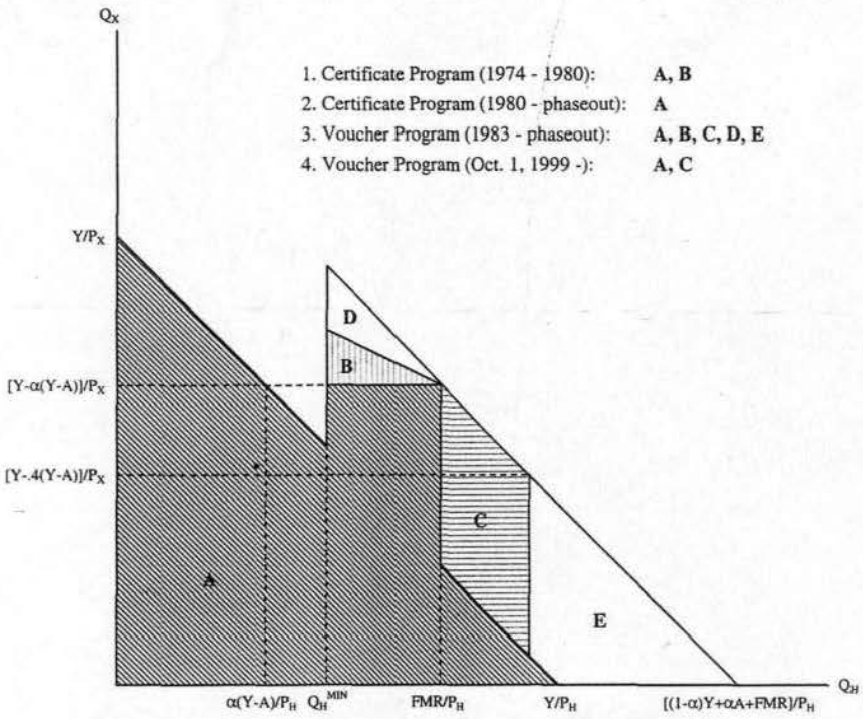


Fig. 6.4 Budget spaces under Section 8 certificate and voucher programs

cause the standards apply to some, but not all, characteristics of housing. When a scalar index of the quantity of housing services is used, this constraint places a lower limit on housing consumption Q^{MIN} as a condition for receipt of a subsidy.[33]

Under the original certificate program, participants had to occupy units renting for less than the local fair market rent (FMR) for units of the size occupied. The FMR in an area for units with a certain number of bedrooms has always been the rent at a specified percentile of the distribution of rents of a subset of units of this size. Currently, it is the 40th percentile of the rents of standard quality units occupied within the past fifteen months and not built within the last two years.[34] Since there is an upper

33. In research on these programs, this minimum quantity has been measured as the market rent of units that just meet the program's standards but are minimal in other respects divided by a housing price index (Olsen and Reeder 1983; Cutts and Olsen 2002).

34. Fair market rents apply to entire metropolitan areas and their surrounding counties and groups of nonmetropolitan counties. They are published in the Federal Register each year (for example, 64FR53450) and are available on the HUD website. For the purpose of establishing FMRs, a standard quality unit is a dwelling that is adequate according to the definition used in the American Housing Survey. This characterization is basedon the detailed housing characteristics collected in the survey.

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limit on the number of bedrooms that may be occupied by each household depending upon its size and composition and a ceiling rent for apartments of each size, the FMR places an upper limit FMR/P_H on each participant's consumption of housing services.[35] A participant that occupied a unit renting for the applicable FMR paid a fraction a of its adjusted income $Y - A$ in rent. (The fraction is currently .3.) In this case, the subsidy was FMR - $a \cdot (Y - A)$ and the participant's consumption of other goods would be $[Y - a \cdot (Y - A)]/P_X$. If the participant occupied a unit renting for less than the applicable FMR, she paid a fraction $a \cdot (Y - A)$/FMR of the rent. Therefore, the budget space under the original certificate program was the areas A and B in figure 6.4.

The feature of the original certificate program that reduced the rent of a tenant occupying a unit renting for less than the FMR was intended to create an incentive for participants to be economical. However, surveys revealed that few participants understood the rent reduction credit, and it was eliminated in 1980. The budget space under the revised certificate program was the area A.

The voucher program that was introduced as a demonstration in 1983 and operated simultaneously with the certificate program had a simpler structure. It paid a fixed amount toward the participant's rent provided that the participant occupied a unit meeting the program's standards. The fixed amount was PS - $a \cdot (Y - A)$, where PS refers to the payment standard. The payment standard for households of each size and composition could not exceed the applicable FMR, but housing authorities could set payment standards at lower levels.[36] For simplicity, figure 6.4 assumes that PS is equal to FMR. In this case, the budget space under the original voucher program is areas A, B, C, D, and E.

The preceding certificate and voucher programs are being phased out in favor of a voucher program that has some features of each of its predecessors. Starting from the budget space under the most recent certificate program (the area A), the new voucher program enables participants to occupy apartments renting for more than FMR, but neither increases nor decreases their subsidy if they do it. The program places an upper limit on housing consumption by limiting the tenant's contribution to rent to 40 percent of adjusted income. The tenant's contribution is simply the excess of the rent received by the landlord over the government's subsidy, FMR -

35. Given the methodology used to calculate them, differences in FMRs between areas do not reflect only geographical differences in housing prices, that is, the difference in the mean rent of identical units in different areas. Therefore, the ceiling on housing consumption has been different for identical households in different localities.

36. Since each authority was allocated a fixed amount of money, setting the payment standard below the FMR enabled it to serve more households. Under the Certificate Program, the authority was allocated a certain number of certificates. This created an incentive for each authority to lobby for higher FMRs in its area to increase the subsidies received by local residents.

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a • (*Y*- *A*). Since a is currently .3, the upper limit on housing consumption is currently FMR + .1 • *(Y-A)*.

If housing is a normal good, the type of voucher program in operation between 1983 and 1999 will induce households to occupy better housing than in the absence of the program, although not necessarily better than they would choose if given a cash grant equal to the amount of the housing subsidy. This type of voucher could have the same effect as the cash grant for some, all, or none of its recipients. It is easy to show that each of the other certificate or voucher programs can have any effect on consumption patterns of recipients except less of both goods.

In short, the design of housing programs does not insure that these programs change consumption patterns in a way that is consistent with their justifications. It is an empirical matter whether they have the desired effects.

The available evidence reported in table 6.8 strongly suggests that all housing programs result in substantially better housing for participants. The percentage increase tends to be greatest for new construction programs in their early years, when most of the units are new. As the average age of the units under a construction program increases, the percentage increase in housing consumption of participants declines. The results reported in table 6.9 illustrate this feature of construction programs. In 1970, the median age of public housing units was twenty-two years and the mean market rent of these units differed little from the mean rent of all unsubsidized rental units. At the same time, all Section 236 units were only a few years old. The mean market rent of these units was almost twice as great as the mean rent of all unsubsidized rental units.

Almost all housing programs at almost all times have also increased the consumption of other goods by participants. That is, participants spend less on housing than they would have spent in the absence of the program. Because the overwhelming majority of participants in each housing program pay the same percentage of their adjusted income for rent, there is little difference in expenditure on other goods among households with the same income. Expenditure on other goods under the program differs on account of different adjustments to income and possibly because the household must pay more than 30 percent of adjusted income in order to live in a privately owned subsidized project (about 25 percent of the households in privately owned HUD projects are in this category).

The numbers reported in table 6.8 indicate that the percentage increase in consumption of other goods is less than the percentage increase in housing consumption in public housing, that the opposite is true for tenant-based certificates, and that Section 236 had little effect on consumption of other goods in its early years when the rent schedule required the poorest participants to pay a flat rent exceeding 25 percent of their income. Currently, about two-thirds of the occupants of Section 236 units pay 30 percent of their adjusted income in rent because they receive project-based Section 8 subsidies, and so this program's effect on consumption of other goods is almost surely positive now.

Unfortunately, the contract reports done for HUD have consistently failed to calculate the percentage increase in consumption of other goods resulting from the programs studied or to provide the relevant mean incomes that would allow others to do it. However, these studies do indicate the dollar magnitude of the decrease in expenditure on housing. Ignoring work disincentive effects, this is the dollar magnitude of the increase in ex-

Table 6.8 **Percentage Increase in Consumption of Housing and Other Goods**

Source	Location	Year	Housing (%)	Other (%)
Public housing				
Olsen and Barton (1983)	New York City	1965	58	17
Olsen and Barton (1983)	New York City	1968	66	17
HUD (1974)	Austin, Boston, Honolulu, Indianapolis, Minneapolis, Pittsburgh, Washington	1971	82	19
HUD (1974)	Baltimore, Boston, Los Angeles, St. Louis, San Francisco, Washington	1971	71	16
HUD (1974)	Boston, Pittsburgh, St. Louis, San Francisco, Washington	1971	59	5
Kraft and Olsen (1977)	National	1971	33	14
Mayo et al. (1980a)	Phoenix •	1975	35	n.a.
Mayo etal. (1980a)	Pittsburgh	1975	22	n.a.
Hammond (1987)	National	1977	41	[a]
Section 236				
HUD (1974)	n.a.	1972	51	0
Mayo etal. (1980a)	Phoenix	1975	31	n.a.
Mayo etal. (1980a)	Pittsburgh	1975	26	n.a.
Section 8 New Construction				
Wallace etal. (1981)	National	1979	58	n.a.
Section 8 Existing (tenant-based)				
Reeder(1985)	National	1976	16	50
Wallace etal. (1981)	National	1979	31	n.a.
Leger and Kennedy (1990b)	Large urban public housing authorities	1986		
Certificates			59	n.a.
Vouchers			63	n.a.
All programs				
Hammond (1987)	National	1977	40	[a]

Notes: N.a. indicates not available. The percentage increase in consumption is the percentage increase in the real market value (that is, market value divided by an index of the prices of the goods in a category).

[a]Not comparable with other results due to intertemporal approach used.

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Table 6.9 Mean Gross Market Rents of Subsidized and Unsubsidized Units, 1970

Metropolitan Area	All Renters	Section 236 Housing	Section 236 New	Section 236 Rehabilitated
Baltimore	116	113	–	—
Boston	135	125	245	206
Los Angeles	128	117		—
Pittsburgh	110	92	226	214
St. Louis	97	103	224	—
San Francisco	144	133	224	—
Washington, D.C.	134	136	215	197

Source: HUD (1974, tables 18 and 31).

Notes: Dashes indicate data not available. The mean rents for all renters include rent paid by subsidized households. Since the mean rent paid by subsidized households was below the mean rent of unsubsidized households, these mean rents understate the mean rent of unsubsidized households. However, since less than 5 percent of renters received housing assistance, the bias is surely small. Section 236 market rents are from 1972-73 data, adjusted to 1970 dollars using a national consumer price index.

penditure on other goods. These studies consistently report that housing programs lead to decreases in housing expenditure.

A careful consideration of the justifications for housing subsidies to the poor suggests that a housing program is not successful unless it induces the worst-housed households with each income to occupy better housing and consume less of other goods than they would choose if they were given cash grants involving the same subsidy.[37] These are the households who undervalue housing in the eyes of paternalistic altruists. Since other programs such as food stamps and Medicaid are intended to induce households who overvalue housing in the eyes of paternalistic altruists (that is, households with excessive rent burdens) to consume more nonhousing goods than they would choose if they were given cash grants involving the same subsidy, it is not clear how housing programs should change the consumption patterns of these households.

Since substantial empirical evidence supports the view that the mean income elasticity of demand for housing is no greater than one, the results in table 6.8 strongly suggest that in aggregate occupants of public housing projects consume more housing services than they would consume if given cash grants equal to their housing subsidies. If the relevant numbers had been included in the reports of HUD's contractors, it might have been possible to make similar statements about other programs.

Although many studies compare housing consumption with and without the program, only four make the more relevant comparison between

37. The subsidy is the excess of the market value of goods consumed under the program over the market value of goods consumed in the absence of the program.

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Table 6.10 Percentage Increase in Housing Consumption Beyond Cash Grants

Source	Location	Year	% Increase
Public housing			
Olsen and Barton (1983)	New York City	1965	48
Olsen and Barton (1983)	New York City	1968	53
Hammond (1987)	National	1977	40
Schone(1994)	National	1984	49
Section 8 Existing (tenant-based)			
Reeder(1985)	National	1976	10
All programs			
Hammond (1987)	National	1977	39

Note: Cash grant involved in these calculations is equal to the subsidy (that is, market rent minus tenant rent) rather than the cost to taxpayers.

housing consumption under the program and housing consumption with cash grants equal to the housing subsidies. Table 6.10 reports the results of these studies. They show that public housing, tenant-based Section 8 certificates, and the entire system of housing subsidies increase housing consumption more in aggregate than unrestricted cash grants in the aforementioned amounts.

The existing studies do not tell us whether the households whose consumption is "distorted" toward housing by these programs would have been among the worst-housed households with the same budget constraint in the absence of housing assistance. Recall that the rationale for housing subsidies implies that these are the households who should be encouraged to consume more housing than they would with a cash grant.

In deciding how many households should be subsidized to consume housing beyond the levels resulting from cash grants, it is important to realize that the overwhelming majority of households eligible for housing assistance would not live in housing with severe or moderate physical problems or more than one person per room in the absence of the assistance. (See HUD 2000, A28-A29 for HUD's definition of these terms.) In 1997, only 23 percent of unassisted eligible households lived in such housing (HUD 2000, table A5). Since the preprogram housing of recipients of housing assistance differs little from the housing of all eligible households (Wallace et al. 1981, 171), about three-fourths of all eligible households would not have these housing problems in the absence of housing programs.

6.4.3 Neighborhoods of Assisted Households

The landmark 1949 Housing Act established as a goal of low-income housing policy the achievement of a suitable neighborhood for all Americans, and a few studies have estimated the extent to which housing programs achieve this goal. In the absence of housing subsidies, each assisted

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Table 6.11 **Distribution of Units by Poverty Rate (%)**

	Assisted Housing				
	Public Housing	**Private** Developments	Certificates and Vouchers	Welfare Households	All Rental Units
Less than 10%	7.5	27.4	27.5	25.3	42.1
10-29%	38.9	50.7	57.8	51.0	45.4
20-39%	17.1	11.5	9.5	12.1	6.8
40% or more	36.5	10.4	5.3	11.6	5.7

Source: Newman and Schnare (1997, table 3).

household would live in a neighborhood with certain characteristics. With housing assistance, many of these households live in neighborhoods with different characteristics. This section summarizes the evidence on the difference in neighborhood characteristics for program participants.

Before considering program effects, it is useful to provide some information on the neighborhoods occupied by households under the three broad types of rental housing assistance. Until quite recently, good national information on the neighborhoods in which subsidized households live did not exist. Sandra Newman and her collaborators have remedied this deficiency. (See Newman and Schnare 1997 for a description of the database that they have assembled and some initial results based on it.) Table 6.11 reports one of the results of their efforts. It shows that the neighborhoods occupied by public-housing tenants have many more households with incomes below the poverty line than the neighborhoods occupied by recipients of other types of project-based assistance, certificates and vouchers, and welfare recipients. Recipients of certificates and vouchers live in noticeably better neighborhoods in this regard than households in the other categories.

If households under each broad type of housing assistance would live in neighborhoods with the same characteristics as welfare-recipient neighborhoods in the absence of housing subsidies, table 6.11 would indicate the effect of housing subsidies on the neighborhoods of assisted households. However, since there are some marked differences in the characteristics of the households served by the three types of program (see table 6.6), it is not reasonable to expect that average characteristics of the neighborhoods of the households in these three groups would be the same in the absence of a housing subsidy. So we must look elsewhere for estimates of the effect of housing subsidies on the neighborhoods of assisted households.

A number of studies attempt to estimate this program effect directly by comparing the characteristics of the neighborhoods of households immediately before and after receipt of a housing subsidy. Tables 6.12 through 6.15 report some results of studies of the project-based Section 8 New Con-

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Table 6.12 **Minority Percentage of All Households by Location Before and After Enrollment: Section 8 New Construction and Substantial Rehabilitation Program**

	Destination (%)		
Origin	Central City	Suburb	All Locations
Central city	57	11	68
Suburb	2	30	32
All locations	59	41	100

Source: Wallace et al. (1981, table 3-8).
Note: The sample size is 1,385 observations.

Table 6.13 **Mean Change in Minority Concentration from Origin Tract to Destination Tract for Major Demographic Groups: Section 8 New Construction and Substantial Rehabilitation**

Household Type	*N*	Mean % Minority in Tract of Origin	Mean % Minority in Destination Tract	Mean Change in % Minority (%)
Black	1,001	54	35	-19
Hispanic	184	34	32	-2.3
Minority	1,314	47	32	-15
Nonminority white	5,918	7.2	7.0	0.2

Source: Wallace et al. (1981, table 3-9).

Table 6.14 **Income and Housing Market Characteristics of Census Tracts Occupied by Recipients Before and After Participation: Section 8 Existing**

	Housing Voucher Program	Certificate Program
Median Family Income (1,000s)		
Stayers	13.3	13.3
Movers' origin tract	12.6	12.5
Movers' destination tract	13.7	13.5
% of families receiving welfare		
Stayers	16.2	16.9
Movers' origin tract	19.3	19.9
Movers' destination tract	17.2	16.1
Median monthly rent		
Stayers	233	240
Movers' origin tract	217	215
Movers' destination tract	235	234
% of units without adequate plumbing		
Stayers	2.6	2.6
Movers' origin tract	2.6	2.2
Movers' destination tract	1.7	1.9

Source: Leger and Kennedy (1990b, tables 4.20 and 4.22).

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Table 6.15 **Change in Racial/Ethnic Concentration of Tracts Occupied by Black (Non-Hispanic) Recipients Who Moved from their PreenroUment Unit: Section 8 Existing**

	Housing Voucher Program	Certificate Program
% minority		
Origin census tract	75.8	77.1
Destination census tract	73.8	73.7
% Hispanic		
Origin census tract	7.9	8.8
Destination census tract	8.4	94
% black		
Origin census tract	63.9	64.0
Destination census tract	61.9	61.2

Source: Leger and Kennedy (1990b, table 4.25B).

struction/Substantial Rehabilitation Program and the tenant-based Section 8 Existing Housing Program. The data underlying these studies are for a random sample of units in a random sample of projects (in the case of project-based assistance) within a random sample of urban areas.

Table 6.12 reveals that 57 percent of the minority households who moved into Section 8 New Construction/Substantial Rehabilitation projects lived in the central city before and after their move and that 32 percent lived in the suburbs before and after their move. Only 11 percent of these households moved from the central city to the suburbs. So this program does not induce mass migration of minorities from central cities to suburbs.

Table 6.13 indicates that participation in this program typically induced black households to move to a neighborhood with a substantially lower minority percentage.

Tables 6.14 and 6.15 show the effects of the tenant-based Section 8 Existing Housing Program on the types of neighborhoods in which assisted households live. Many participants in this program receive subsidies without moving because their initial units already meet the program's standards or (less often) are repaired to meet the standards and they choose not to move, at least initially. The program has no immediate effect on their neighborhoods. Table 6.14 indicates that those households who move on receipt of the subsidy have fewer poor neighbors and live in neighborhoods where the housing is better. However, these effects are modest. Table 6.15 indicates that tenant-based certificates and vouchers also have a modest effect in reducing racial segregation in housing.

Finally, studies done as a part of the Experimental Housing Allowance Program indicated that public housing induces its participants to live in neighborhoods with a much higher fraction of low-income households and its black participants to live in neighborhoods with a significantly higher fraction of minority households (Kennedy 1980, tables 3-9 and 3-14).

All of the preceding studies estimate the immediate effect of housing programs on the types of neighborhoods in which assisted households live. No studies attempt to estimate the long-run effect of the programs on the location of households. That is, none attempt to estimate the movement of other households and the changes in the housing stock in response to the initial changes in the location of assisted households.

6.4.4 Work Disincentives

Since low-income housing programs are means tested, it is plausible to believe that they will have work disincentive effects. This section describes how the magnitude of housing assistance varies with labor earnings, considers what can be said based on general economic theory about work disincentive effects of housing programs, and discusses empirical research on this topic.

Low-income housing programs are means-tested in two senses. With minor exceptions, all programs mentioned in this paper have always been means-tested in the sense that there have been upper income limits for eligibility for households of each size.[38] Even the programs that have not been means-tested in this sense for all participants over their entire histories have had income limits for many participants for at least twenty years primarily because some occupants of older projects now receive extra subsidies under other programs that have income limits.

The largest programs (Section 8 certificates and vouchers, and public housing) and three-fourths of the units in privately owned HUD projects are also means-tested in the sense that the magnitude of the subsidy received by a household occupying a particular dwelling depends upon its earned income (HUD 1997, 3). All units in the Section 8 New Construction Program, the largest HUD program involving privately owned projects, are means-tested in this sense. For more than fifteen years, the tenant has paid 30 percent of adjusted income in rent under these programs.[39]

Under some project-based programs such as the LIHTC, Section 221(d)(3), and Section 202 (older projects), the subsidy does not depend on income unless the unit or household receives a subsidy from some other source. In each of these cases, the basic program reduces the rent for each unit below the market rent, and the occupant pays this rent independent of its income. However, as far back as 1965, some households in the projects funded under these programs have received additional subsidies that reduced their rents to a fixed fraction of their incomes, and a significant mi-

38. The primary exceptions have been the Section 202 and Section 221(d)(3) MIR.

39. This ignores several alternative rent schemes that applied to a small minority of recipients.

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nority of the current participants in these programs receives these extra subsidies. For example, about 40 percent of LIHTC units receive Section 8 assistance (GAO 1997,40).

The basic Section 236 program was between the two extremes of proportional adjustment of rent to changes in adjusted income for all participants and no adjustment of rent for all participants. Under the basic program, all households who occupied identical units in a Section 236 project and had incomes below a certain level paid the same rent.[40] If income exceeded the cutoff, the rent was 25 percent of adjusted income. Therefore, the benefit reduction rate was zero at low levels of income and .25 at higher levels. Substantial numbers of households were in each category.

Between 1965 and 1974, some, but not all, of the poorest households living in Section 236 projects received rent supplements that reduced their rents to 25 percent of their adjusted incomes over a larger range of adjusted income. After 1974, many more of the poorest households in Section 236 projects received subsidies under the Section 8 Loan Management Set-Aside Program that initially reduced their rents to 25 percent of their adjusted incomes and later to 30 percent.[41]

In studying the work disincentive effects of housing programs, it is important to realize that the subsidy is not the same function of earnings for all households with the same characteristics, even within a given program and the same locality. The subsidy is the excess of the market rent of the unit occupied over the rent paid by the tenant. The preceding paragraphs pointed out the differences in the rents paid by households with the same characteristics under some programs. Even more important are the enormous differences in the market rents of the units occupied by similar households under all mature construction programs. The newest units under these programs are typically very good and hence have a high market rent. The worst are deplorable in part because the program's minimum occupancy standards are not always enforced. The maximum subsidy within a locality under each certificate or voucher program is the same for households with the same characteristics. However, the maximum real subsidy under this program to a household with the same real income will vary across localities because the program's guarantee (the FMR) is not the same everywhere in real terms.

For the overwhelming majority of recipients of housing assistance, the magnitude of the housing subsidy received by a household is a decreasing function of its earned income for small changes in earned income. For others, it is independent of earned income. Therefore, it seems plausible that the standard assumptions of economic theory together with the assumption that leisure is a normal good would imply that each recipient would work less as a result of the program.

40. Within a project, the income cutoff was different for households occupying apartments of different sizes.

41. See footnote 6.

Schone (1992) has shown that this intuition is incorrect for a program such as public housing that offers a household a specified apartment for a rent that is proportional to its earned income. She does this by producing a counterexample that involves no peculiar assumptions about preferences or the budget space of the household offered a public housing unit. As usual, this theoretical ambiguity is a result of the nonlinearities of the budget frontier. Since the axioms of the theory of consumer choice do not have an implication concerning the qualitative effect of low-income housing programs on labor earnings, we must rely on empirical studies of this effect.

In the seminal study of the labor supply effects of means-tested housing programs, Murray (1980) estimated that public housing induces tenants to reduce their labor earnings by about 4 percent. Since his study predated data on the hours worked by participants in housing programs and information about multiple program participation, many highly restrictive assumptions were required to make this estimate. First, Murray assumed that leisure is separable from produced goods in household preferences. Many utility functions used in empirical research have this property. Second, he relied on a utility function defined over leisure and a composite of produced goods that was estimated ignoring all nonlinearities in budget frontiers and all differences in market prices facing households living in different localities. It also ignored differences in tastes for leisure versus produced goods across different households, thereby ignoring selection bias. Participants in housing programs may have a different taste for leisure from others. Third, in estimating the subutility function defined over housing and other produced goods, he ignored the other in-kind subsidies for which public housing participants were eligible. However, he did allow for differences in taste based on certain observed characteristics of households, and he did account for the possibility that public housing tenants have stronger than average tastes for housing by using data on these households immediately prior to entering the program to estimate the subutility function.

Since the Survey of Income and Program Participation (SIPP), it has been possible (although extremely difficult) to estimate household preferences accounting for many of the nonlinearities in budget frontiers that result from government programs and to predict the effects of changes in the parameters of these programs in a way that avoids selection bias. In the most important published attempt to estimate the work disincentive effects of housing assistance, Keane and Moffitt (1998) estimate a model of labor supply and program participation for female heads of household who are eligible for AFDC, food stamps, and housing assistance. They model Medicaid as a benefit automatically received by all participants in AFDC and

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account for federal income and Social Security taxes. The estimated model is then used to predict the effects of a wide variety of changes in the welfare system.

The treatment of housing assistance is the most problematic part of their analysis. Since estimation is extremely challenging without disaggregation of produced goods into housing and other produced goods, they did not do it. However, they recognized that housing subsidies, unlike food stamps, are worth much less to many recipients than cash grants in the amount of the subsidy. They also recognized that housing subsidies are not entitlements and that many households that want to participate are not offered assistance. Keane and Moffitt attempted to capture these aspects of reality by assuming that each household could choose to participate in a program that would provide them with a cash grant equal to an unknown fraction of the difference between the local fair market rent under the Section 8 Certificate/Voucher Program for a household with its characteristics and 30 percent of its adjusted income. That is, housing assistance was treated as an entitlement negative income tax whose known parameters are parameters of the Section 8 Certificate/Voucher Program. However, they judged the results based on this specification to be so implausible that they abandoned this approach and reestimated the model treating the housing subsidy as an exogenous component of nonlabor income for participants without attempting to explain housing program participation.

Estimation of the work disincentive effects of housing programs requires data on consumption of leisure, housing, and other produced goods for a random sample of households and the parameters of their budget spaces. Ignoring the possibility that the household alters its behavior to affect the probability that it will be offered housing assistance, the information missing from the SIPP that precludes estimation of preferences in a straightforward manner is whether a household that is not receiving housing assistance was offered it during the period under consideration and what housing assistance was offered. For example, was the household offered a Section 8 voucher? Was it offered a particular public housing unit, and what were the characteristics of that unit? (Even without this detailed information on what the household was offered, it would be possible to proceed based on a knowledge of which households rejected offers and approximations of the offer.) Accounting for the possibility that the household alters its behavior to affect the probability that it will be selected to participate in a housing program would require a model of decision making under uncertainty and a model of administrative selection.[42]

The best study of the work disincentive effect of a housing program is also one of the most sophisticated econometric studies of the labor supply effects of any government program. In this study, Schone (1994) uses data from the SIPP to estimate the distribution of preferences defined over leisure, housing, and other produced goods for a population of female-headed households. These estimates account for many of the nonlinearities in the budget frontier resulting from eligibility for AFDG, food stamps, public housing, federal and state income taxes, and Social Security taxes. (She deleted households who are assisted by other housing programs from the sample because the specific program was not identified and hence she could not describe the household's budget frontier.) She then uses these estimates to predict the effects of several changes in policy. She estimates that the combined effect of AFDC, food stamps, and public housing is to reduce the labor supply of female-headed households by 42 percent and to increase their consumption of housing by 18 percent (Schone 1994, table 7). Table 6.16 reproduces her table 8. It shows that cashing out housing programs—that is, eliminating housing programs and adding the housing subsidy to the AFDC guarantee of the participants in these programs—will increase the labor supply of these households only 2 percent but will reduce their consumption of housing 33 percent.

One assumption underlying these estimates is that households who did not receive housing assistance during the last quarter of 1984 were not offered housing assistance during that period. Since it is certainly not the case that all households who are offered housing assistance accept it, this assumption is violated. For example, Kennedy and Finkel (1994) found that 13 percent of the households offered Section 8 vouchers and certificates in the early 1990s did not use them. The figure was 27 percent in the mid-1980s (Leger and Kennedy 1990). (Similar figures for public housing and subsidized privately owned projects are not available.) However, since turnover in housing programs is low and the number of assisted households was not increasing rapidly at this time, it is safe to say that only a

42. Crews (1995) has developed a model of administrative selection to study the effects of housing programs on the consumption of produced goods, treating labor earnings as exoge-

Table 6.16 **Simulation of Cashing Out Public Housing (for current public housing recipients)**

Original Program Participation Combination	*N*	Predicted Labor Supply per Week: Baseline	Predicted Labor Supply per Week: Public Housing Cashed Out	Predicted Housing Consumption per Month: Baseline	Predicted Housing Consumption per Month: Public Housing Cashed Out
Public housing only	23	26.28	27.95	399.88	283.51
Public housing, AFDC	2	0.98	0	492.46	230.53
Public housing, food stamps	10	8.57	6.42	356.95	242.15
All programs	39	0	0	394.44	259.14
All public housing recipients	74	9.35	9.56	393.71	263.65

Source: Schone (1994, table 8).

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minute fraction of Schone's sample declined an offer of housing assistance during the last quarter of 1984.

Of course, some households surely declined to apply for housing assistance based on the cost of participation broadly conceived and their perceptions of the likelihood of being chosen to participate in each program and, in the case of project-based assistance, the likelihood of being offered particular units. Modeling the decision to apply may enable us to estimate the distribution of taste parameters in the population with less bias and more precision. Two problems in implementing this approach are that few databases contain information on whether a household is on a waiting list for housing assistance and waiting lists are frequently closed to additional applicants. Therefore, it is incorrect to conclude that households that are not on the waiting list do not want to participate. Furthermore, many households on the waiting list decline the offer to participate in the program.

6.4.5 Mean Benefit and Subsidy

Since many economists are interested in the extent to which housing subsidies differ from lump-sum grants, many studies compare the recipient benefit and the subsidy. The most common measure of recipient benefit used in studies of housing programs is the equivalent variation, that is, the lump-sum grant that is just as satisfactory to the recipient as the housing program. The subsidy is the excess of the market rent of the unit occupied over the rent paid by the tenant.[43] Since most housing programs change budget spaces in ways very different from lump-sum grants, we certainly expect any satisfactory measure of benefit to be less than the subsidy for almost all participants. In other words, we expect almost every household to consume a different bundle of goods than it would choose if it were given a cash grant equal to its subsidy. Therefore, the mean benefit should be less than the mean subsidy.

Table 6.17 contains the results of seven studies that estimate both the mean benefit and mean subsidy for one of the four programs or for the entire system of housing subsidies. Estimated benefits are based on estimated indifference maps or equivalently estimated Marshallian demand functions.

Clearly, there are few estimates for programs other than public housing, and there are no recent estimates for any program or for the system as a whole. The median of the estimated ratios of mean benefit to mean subsidy for public housing is .76, and 70 percent of the estimated ratios are between .71 and .81. Based on one study apiece, the ratio is between .63 and .77 for

43. The subsidy is less than the taxpayer cost due to administrative costs and the excess of nonadministrative cost over market rent under most programs discussed in section 6.4.1. From the viewpoint of measuring the extent of the consumption distortion, benefit is best compared with the subsidy rather than taxpayer cost.

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Table 6.17 Ratio of Mean Benefit to Mean Subsidy

	Location	Year	Measure	Sample	Ratio
Public housing					
Olsen and Barton (1983)	New York City	1965	EV	1366	0.77
Olsen and Barton (1983)	New York City	1968	EV	1515	0.73
Murray (1975)	7 cities	1968	EV	1388	
Cobb-Douglas					0.81
CES					0.84
Kraft and Olsen (1977)	Boston, Pittsburgh, St. Louis, San Francisco, Washington, D.C.	1972	EV	333	0.73
Clemmer (1984)	33 SMSAs	1977	EV	>20,000	
Cobb-Douglas					0.92
Stone-Geary					0.80
Linear demand					0.71
Nonlinear demand					0.76
Hammond (1987)	National	1977	EV	804	0.64
Section 8 New Construction					
Schwab (1985)	13 metro areas	1979	CV	167	
Log-linear H expenditure function					0.63
Linear H expenditure function					0.77
Section 8 Existing (tenant-based)					
Reeder (1985)	National	1976	EV	1,099	0.83
All programs					
Hammond (1987)	National	1977	EV	1,088	0.61

Notes: EV = equivalent variation; CES = constant elasticity of substitution; CV = compensating variation; SMSA = standard metropolitan statistical area.

Section 8 New Construction/Substantial Rehabilitation, .83 for tenant-based Section 8 Existing, and .61 for the system as a whole. In assessing the significance of these results for public policy, it is important to realize that mean recipient benefit will be less than the mean subsidy for any successful housing program.

6.4.6 Distribution of Benefits

Many taxpayers care about how benefits are distributed across recipients of housing assistance. They are interested in how mean benefit varies with household characteristics and the variance in benefit among households with the same characteristics. This section explains why little can be said about these matters based on economic theory, and it describes the results of empirical research.

Little can be said on the basis of the program's rules and the general assumptions of economic theory about how mean benefit will vary with household characteristics under any of the programs even within a single

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locality. Since larger households are entitled to larger apartments under the programs considered, the subsidy will be greater for larger households on this account. However, since larger units under new construction programs may typically be in worse condition or in worse neighborhoods than smaller units, they are not necessarily better overall. Therefore, the mean subsidy is not necessarily greater for larger households. The certificate and voucher programs provide a larger maximum subsidy to larger households within a locality. However, if larger households experience a larger consumption distortion than smaller households, they could receive a smaller benefit even though they receive a larger subsidy.

Similarly, the design of housing programs does not insure that mean benefit will vary with household income within a locality in a particular manner. For all units under many project-based housing programs and many units under the rest, the rent that the tenant pays varies directly with income among households of the same size. Therefore, if all households of a particular size served by a program lived in apartments with the same market rent, the subsidy would be larger for the poorest households of that size. Under all variants of tenant-based Section 8, the maximum subsidy varies inversely with income among households of the same size. However, it is far from the truth that all households served by a mature construction program (that is, a construction program that has been in existence for many years) occupy housing with the same real market rent. Furthermore, a larger subsidy does not imply a larger benefit. If poorer households experience a larger consumption distortion than richer households, they could receive a smaller benefit even though they receive a larger subsidy.

Table 6.18 summarizes the results of regressions of estimated benefit on household characteristics in which a linear relationship between mean benefit and income, family size, age, race, and other characteristics are assumed.[44] Some results are consistent across the studies. In public housing, tenant-based Section 8, and the system as a whole, the mean benefit is larger for poorer households that are the same with respect to other characteristics. Similarly, mean benefit is larger for larger households. These results continue to hold when the authors allow for the possibility of a nonmonotonic relationship by including income and family size squared. The results are less consistent for race and age of the head of the household. The coefficients have different signs in different studies, they are often statistically insignificant,and the magnitudes of the coefficients indicate small differences in mean benefit among otherwise similar households who differ in these respects.

44. Except for Kraft and Olsen, all of the studies used real benefit and income in their analyses. That is, they divided money benefit and income by a cross-sectional price index. Since Kraft and Olsen's study is based on data for five of the country's largest metropolitan areas, it is not clear that taking account of overall differences in prices would have had much effect on their results.

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Table 6.18 Distribution of Benefits Among Program Recipients

	Income	Family Size	Black	Age	SE/Benefit	Sample
Public housing						
Olsen and Barton (1983), 1965	_**	+**	—	—	0.38	1,366
Olsen and Barton (1983), 1968	_**	+**	—	—	0.43	1,515
Murray (1975)	-	+	+**	+**		1,388
Kraft and Olsen (1977)	_**	+**			0.93	333
Hammond (1987)	_**	+**	—	+**	0.89	804
Section 8 Existing (tenant-based)						
Reeder(1985)	_**	+**	—	+	0.42	1,099
All programs						
Hammond (1987)	_**	+**	+	+**	1.23	1,088

Notes: This table summarizes the results from multiple regression analyses in several articles. In each case, the benefit is regressed on the variables presented in the first four columns and other variables. Olsen-Barton and Kraft-Olsen included sex of the head of the household; Hammond included sex and education of the head and dummy variables for region of the country and size of the locality; and Reeder included dummy variables for sex of the head, other minority, and nonmetropolitan residence as well as an overall price index and the squares of income and family size. In Murray, age is a dummy variable that indicates whether the head is 62 years or older. Murray also includes dummy variables for different household compositions rather than a single variable for family size. The signs presented in the table indicate whether mean benefit varies directly (+) or inversely (-) with the household characteristic. The fifth column presents the standard deviation of the error term divided by the mean benefit, as a measure of the amount of variation present. Finally, the last column gives the number of observations used in the regression.
*The coefficient was statistically significant at the 5 percent level.

Two other noteworthy results emerged from these analyses. First, when Murray (1975) included dummy variables for the different cities represented in his data in the regression equation, he found substantial differences in the real mean benefit of public housing for households with the same characteristics living in different urban areas. In her study of public housing and the entire system of housing subsidies, Hammond (1987) also found substantial differences in real mean benefit for otherwise similar households living in different regions and in places with different degrees of urbanization. Reeder (1985) found large differences in the,real mean benefit of the Section 8 Existing Housing Program between otherwise similar households living in expensive and inexpensive locations. Second, when Reeder included in the regression equation a measure of the household's taste for housing based on its preprogram housing consumption, he found that households with the strongest taste received the largest benefit from the Section 8 Existing Program.

6.4.7 Participation Rates

Since taxpayers with any interest in helping low-income households are more interested in helping some types of households than others, information on participation rates of different types of households is useful for dis-

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cussions of housing policy. This section summarizes the evidence on this matter.

Reeder (1985, table 6) presents the percentage of households in each income and family size class who participate in any HUD program in 1977. The highest participation rate in any of the seventy-seven classes was less than 25 percent. The regularities are that, for any family size, the participation rate first rises and then falls as income increases. For unknown reasons, the poorest households of each size have very low participation rates. Within each income class, participation rates are highest for one-person households, reflecting the strong preference received by the elderly in housing programs.

Wallace et al. (1981, figure S-3 and table 2-8) compare the fraction of eligible households and participants in the Section 8 Existing and New Construction programs with particular characteristics. These comparisons do not hold other characteristics constant. For Section 8 Existing they find that in 1979 the percentage of participants who were elderly was about the same as the percentage of eligibles in this category, that minorities were a slightly larger fraction of participants than eligibles, and very low-income households were a noticeably larger fraction of participants than eligibles.[45] For Section 8 New Construction, the elderly, whites, females, and small families were greatly overrepresented in the sense that they were a higher fraction of participants than eligibles.

Olsen and Barton (1983, 325) use a linear probability model to estimate how the participation rate in public housing in New York City in 1965 and 1968 varied with the household's income and size and with the age, race, and sex of the head of the household. (At that time, public housing accounted for almost all subsidized housing for the poor in the city.) The most striking finding is that blacks had a much higher participation rate (about 20 percentage points) than whites with the same other characteristics. No attempt has been made to determine the explanation for this finding. Participation also increased noticeably with family size (about 4 percentage points per person).

In her attempt to account for both self- and administrative selection in estimating the preferences of recipients of housing subsidies and the benefits that they receive from housing programs, Crews (1995) used data from the eleven metropolitan areas in the 1987 American Housing Survey to estimate a probit model explaining whether a household receives housing assistance. Her explanatory variables reflect participation costs broadly conceived and the factors involved in the preference systems of housing authorities. She found that the poorest households, nonwhites, food stamp and welfare participants, and the unemployed had higher participation rates that were statistically significant at the 1 percent level. The elderly have a much higher participation rate that is statistically significant at the 5 percent level.

45. Recall that in HUD's terminology very low-income households are not necessarily poor. A family of four is considered to have a very low income if its income is less than 50 percent of the local median.

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6.4.8 Market Prices

It is often argued that housing programs will have effects on the rents of unsubsidized units with specified characteristics throughout the housing market. For example, it has been argued that housing vouchers will lead to a higher demand and hence higher rents for units that just meet the standards of the housing program and lower demand and hence lower rents for the worst units because these units will be abandoned by households who receive vouchers. This argument is certainly well founded on economic theory, at least in the short run. Others argue that new construction programs will lead to lower prices for existing apartments. If the new construction comes as a complete surprise to private suppliers, this is also a clear implication of standard economic theory. However, if the new construction under the program is completely anticipated by private suppliers, the opposite effect is to be expected. To the extent that subsidized construction programs lead to greater production of housing, they drive-up the prices of inputs that are most important in the production of housing and thereby increase the cost of producing housing with any specified characteristics.

With the exception of Susin (2002), there are no studies of the effects of any of the programs under consideration on market rents of units with a given set of characteristics.[46] NBER and Urban Institute simulation models have been used to study the effects of hypothetical programs bearing some resemblance to the programs under consideration (De Leeuw and Struyk 1975; Kain 1981). The Housing Allowance Supply Experiment did study the effect on market prices of an entitlement housing voucher program similar to the Section 8 voucher program in operation between 1983 and 1999. This study found little effect on the market rents of units of any type (Barnett and Lowry 1979; Mills and Sullivan 1981; Rydell, Neels, and Barnett 1982). For units that were significantly below standards prior to the experiment, rents fell. For modest units meeting the standards or falling slightly below them, rents rose. If an entitlement housing allowance program for which 20 percent of households were eligible had no discernible effect on housing prices, it is perhaps reasonable to conclude that existing tenant-based programs have little effect.

Susin (2002) reports results inconsistent with this conclusion and with the implications of standard economic theory. Since vouchers induce re-

46. Studies of the effects of housing programs on the rents of units in the immediate neighborhoods of subsidized housing deal with a different issue. These studies measure the magnitude of nonpecuniary external effects rather than market effects due to changes in the pattern of demand and supply.

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cipients to vacate the worst housing and occupy housing in the middle of the quality distribution, this program should decrease rents of the worst apartments and increase rents of units of average quality. Susin finds that *unsubsidized* poor households in metropolitan areas with more vouchers per poor household pay higher rents for units that are the same with respect to many observed housing characteristics.

To obtain this result, he first uses data from the 1993 National American Housing Survey to estimate a hedonic regression explaining the rent of unsubsidized apartments as a function of housing characteristics and dummy variables for combinations of metropolitan area and income group, for example, the poorest households in Oakland.[47] He interprets differences in the coefficients of the dummy variables for a particular type of household across metropolitan areas as reflecting differences in the price of identical housing.[48] For each of the three income classes separately, he regresses these estimated coefficients on the number of vouchers per poor household and a few other potential determinants of the price of identical units.

The reason for the discrepancy between Susin's findings and the implications of the usual theoretical argument about the effects of vouchers on rents is not clear. His results concerning the differences across income groups in the rents of units with the same observed characteristics in the same metropolitan area suggest the importance of unobserved characteristics. He finds that households with higher incomes consistently pay higher rents. The only plausible explanation for this result is that richer households living in apartments that are the same with respect to observed characteristics occupy units that are better with respect to unobserved characteristics. So one possible explanation for Susin's puzzling result is that unobserved housing characteristics are correlated with the number of vouchers per poor household. Since assertions about the effects of different types of housing programs on market prices are influential in discussions of housing policy, additional studies of this question are important.

6.4.9 Tangible External Benefits

Many of the alleged tangible external benefits and costs of particular types of housing program would accrue to neighbors of subsidized households. To the extent that they existed, these external benefits and costs would be reflected in neighboring property values. Although the oldest study of this matter was conducted more than forty years ago, there have been relatively few studies over the years.[49] Until recently, these studies have usually been limited to a small number of projects in one city or based on crude methods and data. Recent advances in software for analyzing geographical data have led to several detailed analyses based on data on sales of all unsubsidized single-family units and the location of all subsidized households or projects in several large metropolitan areas.

Lee, Culhane, and Wachter (1999) studied the effects of all major urban rental-housing programs.[50] They find small positive effects on neighboring property values on average for some programs and small negative effects for others. Galster, Tatian, and Smith (1999) find statistically significant effects of the occupancy of units by recipients of Section 8 certificates and vouchers on neighborhood property values. The direction of the effect depends on the nature of the neighborhood and the concentration of program participants in the neighborhood, and the magnitudes are relatively small.

6.4.10 Other Issues

One of the most active areas of research on housing policy over the past few years has been the effect of offering vouchers to occupants of public or private subsidized projects located in central city neighborhoods with high concentrations of poverty on the condition that they move to low-poverty neighborhoods. This research is based on data from HUD's Moving to Opportunity (MTO) Demonstration Program that has been in operation since 1994 in Baltimore, Boston, Chicago, Los Angeles, and New York. Eligible participants were randomly assigned to one of three groups: those who received a Section 8 voucher on the condition that they occupy a unit in a census tract with a poverty rate of less than 10 percent as well as adhering to the other program requirements, those who received regular Section 8 vouchers, and those who continued to receive their current project-based assistance. Households in the first group receive counseling and assistance in finding a private unit, and the experiment was not designed to estimate the effect of this intervention separately from other aspects of the offer.

Although the MTO Demonstration affects few households (about 1,300), its carefully controlled experimental design should permit definitive answers to the main questions posed. The research to date indicates

47. The division of the population into thirds is not based entirely on income, but it is based on household rather than housing characteristics. This is important because the theory explaining the market effects of housing vouchers divides the housing market based on housing characteristics. Most importantly, it distinguishes between units that do and do not meet the program's housing standards. It is important to realize that many households in the lowest third of the income distribution live in units in the middle third of the housing desirability distribution. Many households in the middle third of the income distribution live in units in the lowest third of the housing desirability distribution.

48. Susin (2002,126) recognizes the importance of unobserved housing characteristics, but this does not affect his procedures or interpretation of results.

49. See Galster, Tatian, and Smith (1999) for a review of the literature.

50. They incorrectly assume that the FHA-assisted units in their data are owner-occupied units. In fact, these are units in privately owned subsidized rental projects under programs such as Section 221(d)(3) and 236 whose mortgages are insured by the FHA. Therefore, their conclusions about the effect of homeownership programs on neighboring property values is not supported by their results.

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that offering households Section 8 vouchers on the condition that they move to low-poverty neighborhoods (combined with assistance in rinding a unit) reduces welfare dependency by adults and violent crimes by teenagers in recipient households and increases the educational attainment of younger children in these households. They are also less likely to be the victims of crimes or suffer injuries or asthma attacks (Katz, Kling, and Liebman 2001; Ludwig, Ladd, and Duncan 2001). Kling's web page (http://www.wws.Princeton.EDU/~kling/mto/) contains a comprehensive account of the experiment and research based on it.

Other important issues dealt with in the literature on housing policy are the extent to which subsidized new construction reduces unsubsidized construction (Murray 1983, 1999), the effect of subsidized housing on homelessness (Early 1998), the effect of living in public housing on the educational attainment of children and their earnings as adults (Currie and Yelowitz 2000; Ne_wman and Harkness 2002), and the effect of public housing waiting lists onintra-urban mobility (Painter 1997). The former is particularly important because erroneous views about this matter contribute importantly to bad policy.

6.4.11 Experimental Housing Allowance Program

No discussion of housing policy research would be complete without some mention of the Experimental Housing Allowance Program (EHAP). The major goals of EHAP were to determine the market effects of an entitlement program of tenant-based housing assistance and the effects of various types of such assistance on household choices. Congress authorized this program in 1970, planning for the experiment occurred in the early 1970s, data were collected during the mid-1970s, and the final reports were completed in the late 1970s and early 1980s. The experiment cost almost $200 million (that is, more than $500 million in 2000 prices); research and data collection accounted for almost half of this amount.[51] The research firms that ran the experiments issued more than 300 reports, technical notes, and professional papers. As a result of these expenditures, we know more about the effects of the experimental programs studied than any established housing program.

The experiment had four components: the Supply Experiment, the Demand Experiment, the Administrative Agency Experiment, and the Integrated Analysis. The first two were the largest and most important.

The primary purposes of the Supply Experiment were to determine the market effects of an entitlement program of household-based assistance, such as its effects on the rents of units with specified characteristics and how suppliers alter their units in response to the program. The Supply Experiment research still accounts for the bulk of what is known about these

51. Sadly, HUD lost all of the data that had been so carefully collected and documented.

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matters. The RAND Corporation conducted the Supply Experiment. The experiment involved operating entitlement housing allowance programs in the Green Bay and South Bend metropolitan areas. At the time of the experiment, Green Bay had few minorities and a very low vacancy rate. South Bend had a large minority population and a high vacancy rate. About 20 percent of the households in each area were eligible for housing assistance. Unlike established housing programs, both renters and homeowners could participate. These households were offered a cash grant on the condition that they occupy housing meeting certain standards. These payments could continue for up to ten years provided that the household remained eligible.

The Demand Experiment, conducted by Abt Associates in the Pittsburgh and Phoenix metropolitan areas, was primarily intended to see how recipients would respond to different types of household-based housing assistance and, for a given type, to different program parameters. To this end, eligible households were assigned at random to the different programs or to a control group that was paid a small amount of money to provide needed information. One type of housing assistance offered eligible households a cash grant under the condition that they occupy housing meeting certain standards, another offered a cash grant under the condition that they spend at least a certain amount on housing (two different amounts were tested), and another offered the same cash grant with no strings attached. Two other plans offered to pay different fractions of the household's housing expenditure with no other strings attached. Since the Demand Experiment provided subsidies for only three years and large changes in housing consumption have a large fixed-cost component, the Demand Experiment results undoubtedly understate the responsiveness to a permanent program (Bradbury and Downs 1981, 367-68).

The most influential Demand Experiment research went beyond a comparison of different types of household-based assistance. It compared the effects of the minimum-standards housing allowance program with the major established housing programs in existence at the time, namely public housing, Section 236, and Section 23. The results of some of this research are reported earlier in this paper.

In the Integrated Analysis, the Urban Institute helped to design all of the experiments and used data from all of the experiments to analyze many of the same questions considered by the contractors operating the experiments. The Administrative Agency Experiment conducted by Abt Associates focused on the behavior of local administrative agencies in operating an allowance program. Unlike the Demand Experiment, it was not a controlled experiment.

The best introductions to this vast literature are the final reports of the Supply Experiment, the Demand Experiment, and the Integrated Analysis (Lowry 1983; Kennedy 1980; Struyk and Bendick 1981), an edited volume

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containing summaries of the findings by the major contributors to EHAP research (Friedman and Weinberg 1983), an edited volume containing evaluations of this research by outside scholars (Bradbury and Downs 1981), a monograph containing some of the more technical results on consumer behavior from the Demand Experiment (Friedman and Weinberg 1982), and HUD's 1980 summary report (HUD 1980).

Although it is impossible to present a detailed review of the findings here, it is possible to state a few of the most important results for housing policy. Since the only type of tenant-based housing assistance studied in EHAP that has been used in an established program is the cash grant conditional on occupying a dwelling meeting certain housing standards, and both the Supply and the Demand experiments studied this type of program, the summary below will focus on it.[52]

The experiments revealed that many unsubsidized low-income households live in housing meeting reasonable standards. About half of the eligible families in the Supply Experiment occupied housing meeting its standards, and about a fourth of the eligible families in the Demand Experiment sites occupied housing meeting its more stringent standards prior to receiving assistance. Even at the lowest income levels, many households occupied units meeting the standards of the Demand Experiment, which suggests the importance of preferences in determining whether poor households meet housing standards. Not surprisingly, households whose units met the standards prior to the program were much more likely to participate in the minimum-standards housing allowance program. They could receive a subsidy without moving or getting their landlords to improve their apartments.

In estimating the cost of an entitlement housing assistance program, it is often assumed that all eligible households would participate. The Supply Experiment revealed that this assumption could be far from the mark. Although the entitlement housing allowance programs in Green Bay and South Bend were heavily publicized, the participation rate leveled off at about a third after three years. It was about 41 percent for eligible renters and 27 percent for eligible homeowners. The primary reasons for the low participation rates are easy to understand. Since the subsidy declines linearly with income until the upper income limit is reached and the density of eligible households increases with income, many eligible households were entitled to small subsidies. Many others who were eligible for somewhat larger subsidies had to move to get them because their apartments were substantially below the program's minimum standards. Many households eligible at a point in time were only briefly eligible. Finally, despite the heavy publicity, 17 percent of eligible households had not learned about the program by the end of its third year. Obviously, we should not conclude that the participation rate in any entitlement minimum-standards housing allowance program would be a third. This is heavily dependent on the generosity of the subsidy and the minimum standards. It is possible to have an expensive entitlement housing allowance program serving a large number of households or an inexpensive program serving a small number.

52. The Section 8 Voucher Program implemented in 1983 and currently being phased out is a program of this type. (See figure 6.4.) Since this program does not have the same specific parameters (housing standards, real guarantee, and benefit reduction rate) as the programs studied in the experiments, and since participation in the Section 8 Voucher Program depends importantly on administrative selection, it should not be expected to have the same quantitative effects as the experimental programs. The best sources of information about the effects of the Voucher Program are the detailed studies commissioned by HUD (Leger and Kennedy 1990; Kennedy and Finkel 1994).

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The minimum-standards housing allowance program tested in the Supply and Demand experiments resulted in modest increases in overall housing consumption as measured by the mean market rent of the units occupied and a substantial effect in terms of the fraction of eligible households meeting the program's minimum standards. Recipients in the Supply Experiment devoted 80 percent of their increased spending to goods other than housing. For a slight majority of recipients, the minimum housing standards were non-binding constraints. So the effect of the program on the consumption patterns of these households was an income effect alone. For many others, only modest improvements in their current housing were necessary to meet the standards. Indeed, the required improvements were so modest that many renters made them without involving-their landlords.

Evidence from the Supply Experiment shows beyond a reasonable doubt that an entitlement housing allowance program similar to the one tested will have no significant effects on rents of units with specified characteristics even in the short run. Reasons for the program's small effect on rental housing prices are easy to find. Eligible families account for only a small fraction of the demand for housing services in a given housing market, and many of these families choose not to participate. So even a large increase in demand by participants will have a small effect on aggregate demand for housing services, and this small increase occurs gradually over time because not all families respond instantly to an offer of assistance.[53] Furthermore, the Supply Experiment revealed that even over short periods suppliers are willing to make many changes in existing units in response to small changes in the profitability of housing with different characteristics.

6.5 Reform Options

The major options for reform of the system of housing subsidies to low-income households are answers to the following questions. Should housing

53. The response to an offer of housing assistance with minimum housing standards is surely slower than the response to an offer of assistance for most other goods because many households must substantially renovate their current housing or move in order to receive assistance. Despite this drawback of tenant-based housing assistance of this form, it still gets households into satisfactory housing much faster than any form of new construction. The lag between authorization of funds and occupancy under all construction programs is much greater than the lag under this form of tenant-based assistance.

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assistance be an entitlement? Should housing subsidies be delivered to additional households by building new projects under some type of construction or substantial rehabilitation program or by giving them housing vouchers? Should we require households currently living in subsidized projects for which future federal expenditure is discretionary to live in these projects to receive a subsidy and should their owners be given a sufficient subsidy to induce them to continue to serve these households, or should these households be given housing vouchers? This section will consider each of these questions.

Unlike other major means-tested transfer programs, housing assistance is not an entitlement, despite its stated goal of "a decent home and suitable living environment for every American family" (Housing Act of 1949). No coherent justification for this feature of the system of housing subsidies has been offered. That is, no one has attempted to explain why we should offer assistance to some but not other households with the same characteristics.

It is difficult to reconcile these features of the Section 8 Existing Housing Program and all other low-income housing programs with plausible taxpayer preferences. In thinking about whether housing assistance should be an entitlement, it is helpful to think about how a nonrecipient who pays the taxes to support housing programs feels about dividing a fixed amount of assistance between two families that are identical in his or her eyes. At one extreme, we could give one of the families all of the money. At the other extreme, we could divide it equally between them. The former is inconsistent, and the latter consistent, with the usual assumptions about preferences, namely, that the amount that a person is willing to sacrifice for an additional unit of anything of value decreases as its quantity increases. To say that two potential recipients are the same in the eyes of a taxpayer is to say that the taxpayer is willing to sacrifice the same amount for the same change in the consumption pattern of either family. If all housing assistance goes to one potential recipient, the value to the taxpayer of the change in the consumption bundle resulting from the last dollar of housing assistance received by this recipient will be less than that resulting from the first dollar of housing assistance to the other recipient. Therefore, the taxpayer's well-being can be increased by reallocating housing assistance until both potential recipients receive the same assistance. Although each recipient would like to have more than half of the total, this obviously provides no guidance for policy.

The usual argument against making housing assistance an entitlement is that it would be too expensive. Those who make this argument seem to have in mind delivering housing assistance to all currently eligible households using the current mix of housing programs and the current rules for the tenant's contribution to rent. This would indeed increase the amount spent on housing assistance greatly, although this magnitude has not been estimated. However, we do not have to make more than 40 percent of the population eligible for housing assistance; we can reduce the fraction of

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housing assistance delivered through programs that are cost-ineffective, and we can reduce subsidies at every income level. Indeed, U.S. housing policy has been moving in this direction as a result of, first, a series of amendments of the 1937 Housing Act that required an increasing percentage of households served by tenant-based assistance to be the poorest of the currently eligible households; second, the introduction and rapid expansion of the cost-effective tenant-based Section 8 Program authorized by the 1974 Housing Act; and, third, the increase in the tenant contribution to rent mandated by the Housing and Community Development Amendments of 1981. Each of these reforms moved us in the direction of an entitlement program.

Furthermore, it is easy to develop an entitlement housing assistance program with any cost desired. For example, we could have an entitlement housing assistance program without spending any additional money by a simple change in the Section 8 Voucher Program, namely reducing the subsidy available to each eligible household by the same amount. This will effectively eliminate from the program all households currently eligible for subsidies smaller than this amount. These are the currently eligible households with the largest incomes. This would free up money to provide vouchers to poorer households who want to participate. The reduction in subsidies to those who continue to participate would free up money to provide vouchers to households with identical characteristics who had not previously been served. At current subsidy levels, many more people want to participate than can be served with the existing budget. As we reduced the subsidy at each income level, the number of households that are eligible for a subsidy and willing to participate would decline until we reached a point where all households who wanted to participate in the program were participating. So without any change in the program's budget, we could create an entitlement housing assistance program serving the poorest of the currently eligible households. If reductions in the subsidies received by current participants seem too draconian, we could phase in the new system by freezing subsidies at current levels and allowing inflation to erode real subsidy levels.

In discussions of housing policy, a common objection to this proposal is that no one would be able to find housing meeting the program's standards with the lower subsidies. Obviously, this objection is logically flawed. We start from a position where many more people want to participate than can be served with the existing budget. If we reduce subsidy levels slightly, it will still be the case that more people want to participate than can be served. If we decrease the subsidy levels so much that no one wants to participate, we have decreased them more than the proposed amounts.

A more sophisticated argument against the proposal is that the poorest households will be unable to participate in the proposed program. The simple proposal above calls for reducing the guarantee under the Voucher

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Program (called the Payment Standard). This is the subsidy received by a household with no income. If the Payment Standard is less than the rent required to occupy a unit meeting the program's minimum housing standards, then a household whose income and assistance from other sources is just sufficient to buy subsistence quantities of other goods would be unable to participate in the proposed Voucher Program. Previous studies (Olsen and Reeder 1983; Cutts and Olsen 2002) have shown that the Payment Standard exceeds the market rent of units just meeting the program's minimum housing standards in all of the many metropolitan areas and bedroom sizes studied. The median excess varied between 33 and 80 percent between 1975 and 1993. So a considerable reduction in the payment standard could occur almost everywhere without precluding participation by the poorest of the poor. However, the preceding proposal might lead to a particularly low participation rate by these households. This could be counteracted by a'smaller reduction in the guarantee combined with a greater benefit reduction rate. For a given program budget, this would yield a higher participation rate by the poorest of the poor and a lower participation rate by other eligible households.

Another objection to the proposed program is that participants in the revised Section 8 Voucher Program would receive much smaller subsidies than the majority of identical households receiving project-based assistance, thereby introducing additional inequities into the system of housing subsidies. This objection could be overcome by increasing the tenant contribution under the programs of project-based assistance and using the savings from the reduced subsidies under these programs to increase the budget of the Voucher Program. If this were done, subsidies under the Voucher Program would not have to be reduced as much to make it an entitlement program, and hence the program's participation rate would be higher.

Should housing subsidies be delivered to additional households by building new projects under some type of construction or substantial rehabilitation program or by giving them housing vouchers?

The unanimity of the evidence on the cost-effectiveness of tenant-based vouchers compared with any form of project-based assistance studied is a strong argument for providing vouchers to all additional households receiving housing assistance, especially because the parameters of a voucher plan can be altered to change many of its other effects without affecting its cost-effectiveness or its total cost to taxpayers. For example, if we want to increase the participation rate of the poorest households at the expense of other eligible households, we can increase the program's guarantee (that is, the Payment Standard) and benefit reduction rate (that is, the tenant contribution as a fraction of adjusted income). Changes in the minimum housing standards, the payment standard, the benefit reduction rate, and the upper limit on housing expenditure will also lead to changes in consumption of housing and other goods.

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Two main objections have been raised to exclusive reliance on tenant-based assistance.[54] Specifically, it has been argued that tenant-based assistance will not work in markets with the lowest vacancy rates and that new construction programs have an advantage compared with tenant-based assistance that offsets their cost-ineffectiveness: Namely, they promote neighborhood revitalization to a much greater extent.

Taken literally, the first argument is clearly incorrect in that Section 8 certificates and vouchers have been used continuously in all housing markets for more than two decades. It is true that some households who are offered vouchers do not find such housing within their housing authority's time limits. However, other eligible households use these vouchers. For many years, public housing authorities have over-issued vouchers and thereby achieved high usage rates despite low success rates. In recent years, they have had a reserve fund for this purpose, and current regulations call for penalties on authorities with usage rates below 95 percent. The national average usage rate is high (about 92 percent). So the overwhelming majority of certificates and vouchers are in use at each point in time. Local housing authorities rarely, if ever, return certificates and vouchers to HUD.

The real issue is not whether tenant-based vouchers can be used in all market conditions but whether it would be better to use new construction or substantial rehabilitation programs in some circumstances. In this regard, two questions seem especially important. Will construction programs get eligible households into satisfactory housing faster than tenant-based vouchers in some market conditions? Are construction programs more cost-effective than tenant-based vouchers under some circumstances? Although careful studies of these two questions have not been done, we can be very confident about the answer to the first questions.

Based on existing evidence, there can be little doubt that tenant-based vouchers get households into satisfactory housing much faster than any construction program even in the areas where the highest fraction of vouchers are returned unused. Two major studies of success rates under the tenant-based Section 8 program have been completed over the past fifteen years (Leger and Kennedy 1990a; Kennedy and Finkel 1994). These studies collected data on more than fifty local housing authorities selected at random. The lowest success rate observed was 33 percent for New York City in the mid-1980s.[55] If a housing authority with this success rate issued only the vouchers available at each point in time and allowed recipients up

54. See Weicher (1990) for a more extended discussion of the voucher/production debate.

55. The success rate is the percentage of the households authorized to search for a unit who occupy a unit meeting the program's standards within the housing authority's time limit. The success rate in New York City in the mid-1980s was much lower than the second lowest (47 percent in Boston in the mid-1980s) and much lower than in New York City in 1993 (65 percent). An earlier study based on data from the late 1970s found lower success rates. However, at that time housing authorities were still figuring out how to administer this new program, so these success rates are of no relevance for predicting the effects of expanding the program today.

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to three months to find a unit meeting the program's standards, about 80 percent of the vouchers would be in use within a year. If they followed the current practice of authorizing more households to search for units than the number of vouchers available, almost all of the vouchers would be in use in much less than a year.

Based on data on a large stratified random sample of 800 projects built between 1975 and 1979, Schnare et al. (1982) found the mean time from application for project approval to completion of the project ranged from twenty-three months for Section 236 to fifty-three months for conventional public housing. Mean times ranged from twenty-six to thirty-one months for the variants of the Section 8 New Construction and Substantial Rehabilitation Program. Occupancy of the completed units required additional time. Although the authors did not report results separately for different markets, it seems reasonable to believe that these times were greater in the tightest housing markets because the demand for unsubsidized construction would be greatest in these locations. So if Congress were to simultaneously authorize an equal number of tenant-based vouchers and units under any construction program, it is clear that all of the vouchers would be in use long before the first newly built unit was occupied no matter what the condition of the local housing market at the time that the money is appropriated.

Although the cost-effectiveness studies discussed in section 6.4 are based on data for projects built in twenty-five cities at many different times and these studies are unanimous in finding that it costs significantly more than a dollar to provide a dollar's worth of housing under construction programs such as public housing, Section 236, and Section 8 New Construction, they do not report results that enable us to determine how the cost-effectiveness of these programs vary with market conditions. Therefore, we cannot be certain that vouchers are more cost-effective than construction programs in all circumstances. Whether there are any market conditions under which construction programs are more cost-effective than vouchers is one of the most important unanswered questions in housing policy analysis.

The second major objection to the exclusive reliance on tenant-based assistance is that new construction promotes neighborhood revitalization to a much greater extent than tenant-based assistance. The evidence from EHAP is that even an entitlement housing voucher program will have modest effects on neighborhoods, and the small literature on the Section 8 Voucher Program confirms these findings for a similar nonentitlement program (Lowry 1983, 205-17; Galster, Tatian, and Smith 1999). These programs result in the upgrading of many existing dwellings, but this is concentrated on their interiors. It is plausible to believe that a new subsidized project built at low density in a neighborhood with the worst housing and poorest households would make that neighborhood a more attractive

place to live for some years after its construction. The issue is not, however, whether some construction projects lead to neighborhood upgrading. The issues are the magnitude of neighborhood upgrading across all projects under a program over the life of these projects, who benefits from this upgrading, and the extent to which upgrading of one neighborhood leads to the deterioration of other neighborhoods.

Economic theory suggests that the primary beneficiaries of neighborhood upgrading will be the owners of nearby properties. Since the overwhelming majority of the poorest households are renters, it is plausible to believe that most of the housing surrounding housing projects located in the poorest neighborhoods is rental. Therefore, if a newly built subsidized project makes the neighborhood a more attractive place to live, the owners of this rental housing will charge higher rents and the value of their property will be greater. Since the occupants of this rental housing could have lived in a nicer neighborhood prior to the project by paying a higher.rent, they are hurt by its construction. The poor will benefit from the neighborhood upgrading only to the extent that they own the property surrounding the project.

Housing programs involving new construction may primarily shift the location of the worst neighborhoods. With the passage of time, the initial residents will leave the neighborhood in response to the projects, and others who value a better neighborhood more highly will replace them. The desirability of the neighborhoods into which the original residents move will decline in response to their weaker demand for neighborhood amenities. The possibility of a shifting of the locations of the worst neighborhoods has not even been recognized in discussions of housing policy, let alone studied.

What has been studied is the extent to which projects under various housing programs affect neighborhood property values. The existing studies find small positive effects on average for some programs and small negative effects for others (Lee, Culhane, and Wachter 1999; Galster, Tatian, and Smith 1999). No study finds substantial positive effects on average for any program.

Should we require households currently living in subsidized projects for which future federal expenditure is discretionary to live in these projects to receive a subsidy and their owners to be given a sufficient subsidy to induce them to continue to serve these households, or should these households be given housing vouchers?

HUD devotes a substantial fraction of its budget for housing assistance to discretionary expenditures that provide additional subsidies to public housing authorities and the owners of privately owned subsidized projects in an attempt to insure that their projects provide satisfactory housing without charging rents that are regarded as excessive. For example, more than $6 billion annually is spent on operating and modernization subsidies

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for public housing. Many units under all major construction programs that have been in existence for more than twenty years receive similar subsidies. Given the evidence on the cost-effectiveness of different methods of delivering housing assistance, an obvious policy reform is to replace these discretionary expenditures with tenant-based vouchers.

In the case of public housing, this reform would involve using the money currently devoted to operating and modernization subsidies to offer public housing tenants vouchers that can be used in private or public housing.[56] At present, if tenants leave public housing, they lose their subsidies, so housing authorities have a captive audience. Under the proposed reform, housing authorities would be forced to compete with the private sector for tenants, albeit with the considerable advantage of having been given their projects.

To offset this large reduction in revenue and enable housing authorities to raise the money to continue to provide housing that meets program standards, they could be allowed to charge market rents for the units vacated after the implementation of the reform. Households with tenant-based vouchers would occupy many of these units. Other households eligible for housing assistance would occupy the rest. Public housing tenants who rejected vouchers would be able to remain in their apartments on the previous terms.

Housing authorities could raise additional money by taking advantage of the current regulation that allows them to sell projects. At present, they have little incentive to do it. Without guaranteed federal operating and modernization subsidies, many of the larger authorities may well decide to sell their worst projects. These are projects that will be largely abandoned by tenants with vouchers, and they are the most expensive to operate. If they are sold to the highest bidders, some of these buildings will undoubtedly be torn down and the land put to some better use.

In general, if vouchers are the most cost-effective method of providing housing assistance to additional households, they are also the most cost-effective way to serve households currently living in housing projects. However, two other objections to vouchering out public housing warrant consideration.

One objection to this proposal is that it will force some tenants who prefer to stay in their current units to move. This objection applies equally to the current initiatives within the public housing program involving the demolition or major rehabilitation of projects. When these activities occur, displaced tenants are provided with tenant-based vouchers. It also applies equally to similar activities in the unsubsidized housing market. Legal prohibitions against this displacement are rare.

56. During its first term, the Clinton administration proposed this reform (HUD 1995). Robert Dole made a similar proposal during his presidential campaign.

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Another objection to the proposal is that it will reduce the number of affordable housing units. The meaning of this objection is not entirely clear. Since any dwelling is affordable with sufficient subsidy, vouchering out public housing does not change the number of affordable units unless it leads to a smaller housing stock. Even if vouchering out public housing led to the demolition of more public housing units than pursuing current policies, it does not follow that the total housing stock will be smaller on that account. When vacancy rates fall, private unsubsidized construction increases. Finally, this objection might refer to a reduction in the number of apartments reserved for occupancy by subsidized households. However, the advantages to assisted households or taxpayers of requiring subsidized households to live in particular units in order to receive a subsidy have not been explained. Among the disadvantages are the cost-ineffectiveness of project-based assistance and the severe limitation on the tenant's ability to adjust his or her housing in response to changes in circumstances such as job location.

Under all programs that provide substantial project-based assistance to private parties who build or rehabilitate housing for low-income households, these parties agreed to provide housing meeting certain standards to households with particular characteristics for a specified number of years. At the end of the use agreement, the government must decide whether to change the terms of the agreement, and the private parties must decide whether to participate on these terms. Since the government provides mortgage insurance for the overwhelming majority of these projects, it must also decide whether to provide additional subsidies to these projects when the private parties default on their loans or to sell these projects without subsidies. When use agreements are not renewed, current occupants are always provided with other housing assistance, usually tenant-based vouchers.[57] Up to this point, housing policy has leaned heavily in the direction of providing owners with a sufficient subsidy to induce them to continue to serve the low-income households in their projects.

Given the evidence on the cost-effectiveness of different methods of delivering housing assistance, an obvious policy reform is not-to renew any use agreement and to provide the subsidized occupants of these projects with tenant-based vouchers. The issues involved in this decision are the same as those involved in the decision to voucher out public housing. However, it should be pointed out that for-profit sponsors will not agree to extend the use agreement unless this provides higher profits over the remaining life of the project than operating in the unsubsidized market. Since these subsidies are provided to selected private suppliers, the market mechanism

57. Indeed, they have normally been given the option of staying in their current apartment with the government paying the difference between the market rent of the unit and the standard tenant contribution or receiving the regular voucher that would be offered to any household with the same characteristics.

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does not insure that profits under the new use agreement will be driven down to market levels. If this does not happen, it will be more cost-effective to provide the occupants of these units with tenant-based vouchers.

6.6 Summary and Conclusions

The primary justification for housing subsidies to low-income households seems to be a desire on the part of many citizens to help these households combined with the view that many low-income households undervalue housing. To provide assistance consistent with this justification, an incredibly complicated system of housing programs has been developed, involving much larger indirect subsidies than is common for means-tested transfer programs. The total cost of this system exceeds the cost of other better-known parts of the welfare system. Only Medicaid is larger. The evidence on the major effects of housing programs is sparse or old or both. Based on this evidence, the effects of low-income housing programs can be summarized as follows.

In aggregate, all major housing programs increase housing consumption substantially, and almost all significantly increase consumption of other goods. The increase in housing consumption is especially marked for new construction programs in their early years. However, well before they reach the midpoint of their useful lives these projects have provided less desirable housing than the housing occupied by voucher recipients. All programs increase aggregate housing consumption more than would occur if each participant were given a cash grant equal to his or her housing subsidy.

The net effect of these changes in consumption patterns is that housing programs typically provide large benefits to their recipients. Although mean benefit is large compared with their mean income, it is small compared with the cost to taxpayers. The mean benefit is about 75 percent of the mean subsidy for construction programs and about 80 percent for vouchers. For vouchers the cost to taxpayers exceeds the subsidy by the modest administrative cost. For construction programs, the cost to taxpayers is much larger than the sum of the subsidy and administrative cost. The mean benefit of each program varies inversely with income and directly with family size, but the variance in real benefits among similar households is large under most programs.

For the entire system of housing subsidies, the participation rate among eligible households is far below 50 percent for each combination of income and family size. For each family size, the participation rate first rises and then falls as income increases. The poorest households of each size have very low participation rates. Within each income class, participation rates are highest for one-person households, reflecting the strong preference received by the elderly in housing programs.

Evidence on the effect of housing programs on the characteristics of the neighborhoods in which recipients live is particularly meager. It suggests that public housing tenants live in noticeably worse neighborhoods than in the absence of the program and that the program contributes to racial segregation in housing. Section 8 New Construction/Substantial Rehabilitation and Section 8 certificates and vouchers appear to have modest effects in the opposite direction. The existing studies find small positive effects on neighboring property values on average for some programs and small negative effects for others. No study finds substantial positive effects on average for any program.

Housing programs appear to have small work disincentive effects. They also have miniscule effects on the prices of unsubsidized units that are not located near subsidized units.

The most important finding of the empirical literature from the viewpoint of housing policy is that tenant-based vouchers and certificates provide equally good housing at a much lower cost than any type of project-based assistance that has been studied. This finding implies that a shift of all discretionary resources from programs of project-based assistance to tenant-based vouchers would enable us to provide several million additional households with adequate housing at an affordable rent without any increase in government expenditure.

The major issues in housing policy for low-income households are (a) whether housing assistance should be an entitlement, (b) whether housing subsidies should be delivered to additional households by building new projects under some type of construction or substantial rehabilitation program or by giving them housing vouchers, and (c) whether we should require households currently living in subsidized projects for which future federal expenditure is discretionary to live in these projects to receive a subsidy and should give their owners a sufficient subsidy to induce them to continue to serve these households, or give these households housing vouchers. The available empirical evidence has much to contribute to the policy debate over these important questions. However, the magnitude of the public expenditures involved argues for producing better information on which to base these decisions. This evidence should be based on recent data on the full range of major housing programs for low-income households.

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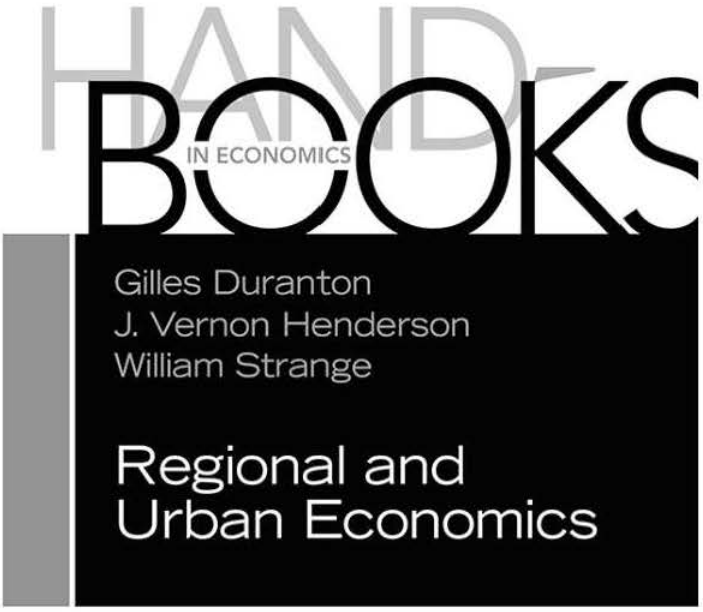
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CHAPTER 14

US Housing Policy

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Abstract

Governments throughout the world intervene heavily in housing markets, and most have multiple policies to pursue multiple goals. This chapter deals with two of the largest types of housing policies in the United States, namely, low-income rental assistance and policies to promote homeownership through interventions in mortgage markets. We describe the rationales for the policies, the nature of the largest programs involved, the empirical evidence on their effects, and the data and methods used to obtain them. Because the US government uses such a wide range of policies of these types, this evidence has lessons for housing policy in other countries.

Keywords

Housing policy, Low-income housing programs, Low-income housing assistance, Housing subsidies, Public housing, Housing vouchers, Homeownership rate, Mortgage markets, Foreclosure prevention, Promoting homeownership

JEL Classification Codes

H5, I3, R21, R28, R31, R38

14.1. INTRODUCTION

Governments throughout the world intervene heavily in housing markets. All pursue multiple goals, and most use multiple programs to pursue each goal.[1] Because there is much more evidence on the effects of these interventions in the United States, this chapter focuses on US housing policies. Specifically, it deals with two of the largest areas of government activity, namely, low-income rental assistance and policies to promote homeownership through interventions in mortgage markets. Government involvement in both areas began during the Great Depression, and the housing crisis that led to the recent recession resulted in many new programs in the latter category.

[1] The UN-Habitat's Adequate Housing Series, vols. 1–4 (http://unhabitat.org/series/adequate-housing-series/), describe housing policies throughout the world. Whitehead and Scanlon (2007) provided a more detailed account for European countries.

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US governments also promote homeownership by many other means, most notably the preferential treatment of homeownership in the federal individual income tax, and they pursue other goals with policies such as fair housing laws, land use regulations, impact fees, rent control, and building and occupancy codes. Fischel (2000), Glaeser and Gyourko (2008), Gyourko and Molloy (2015), Gyourko and Sinai (2003), Hilber and Turner (2014), Olsen (1998), Poterba and Sinai (2011), Rosen (1979, 1985), Schill (2005), and Yinger (1995) provided good introductions to the evidence on these interventions.

Recent research has confirmed the primary deficiencies of the system of low-income housing assistance in the United States that have been known for decades, namely, its inequities and the substantial cost-ineffectiveness of project-based housing assistance that still dominates the system. However, the focus of research on low-income housing policies has changed markedly over the past 15 years. As a result, we have much better information on certain aspects of program performance such as the effect of the largest low-income housing programs on labor earnings and a wide range of effects of several important proposed reforms of the current system.

Nevertheless, important gaps in our knowledge remain. We have no high-quality evidence on the cost-effectiveness and most other outcomes of the largest new low-income housing programs, and we have no recent evidence on the performance of older programs that still account for a substantial minority of assisted households. For example, no attempt has been made in several decades to determine how much better or worse housing public housing tenants occupy than they would have occupied in the absence of housing assistance. Almost all evidence is based on data from the 1960s and 1970s, and the aging of the public housing stock raises serious doubts about the applicability of these results to the current situation.

A consistent message from the federal government since the 1920s is that homeownership is the "American Dream." This has been the motivation behind many federal policies to promote homeownership. We will show in this chapter that, other than interventions during the significant economic crises defined as the Great Depression and Great Recession, state and federal policies aimed at increasing homeownership have generally been ineffective. In fact, one thing we have learned from the recent financial crisis is that pushing into homeownership households who should not be homeowners can lead to disastrous results; the American Dream can end up being the American Nightmare.

Analyses of the impact of state and federal interventions in the mortgage market have benefited greatly from access to increasingly larger and more detailed data on mortgage market activity including loan-level data on mortgage originations and performance. Furthermore, the latest research uses the recent advances in quasi-experimental methodology to identify exogenous variation in government policies to estimate of their causal impacts. We focus on these studies in our evaluation of the effectiveness of government policies in increasing the homeownership rate.

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Section 14.2 discusses the advances in data and methods that have characterized the recent literature on evaluating US housing policies. Sections 14.2 and 14.3 cover low-income rental housing policies and government involvement in the mortgage market. In each case, we describe the justifications for the policies, the nature of the largest programs involved, the empirical evidence on their effects, and the data and methods used to obtain them. These areas differ markedly in the justifications for government action, the intended beneficiaries, the nature of the programs, and the outcomes studied.

14.2. METHODS AND DATA

Major advances in the literature on US housing policy have come through access to the vast data resources that have become available in recent years. Most studies that we survey use multiple data sources. For example, studies on the mortgage market often use large loan-level data sets that involve merging multiple data sources to link information on loan originations with loan-type, loan performance, and borrower characteristics. These samples often exceed 1 million observations.

The literature has also benefited from the application of a variety of excellent econometric methods.[2] It is well known that the gold standard for estimating the causal impact of policies on outcomes of interest is randomized controlled trials (RCTs). RCT involves a treatment (or policy) that is applied to a randomly drawn treatment group. Then, the comparison of outcomes between the treatment and the control groups can be attributed to the treatment or policy. In the 1970s, the Experimental Housing Allowance Program's (EHAP) Housing Assistance Demand Experiment conducted one of the oldest random assignment social experiments in order to study differences in the effects of alternative types of tenant-based rental housing assistance, and the recent Moving to Opportunity (MTO) for Fair Housing Demonstration Program and Welfare to Work Voucher evaluation have used this method to study a wide range of outcomes of rental housing policies. Some of the best other studies of these policies rely on data generated by random assignment for reasons of program administration rather than research.

Typically, though, there are no RCTs to evaluate the causal impacts of most government policies and programs. Fortunately, an important recent advance in empirical methodology in economics is the development and application of the quasi-experimental approach to causal inference (see Angrist and Pischke, 2009). This approach is based on the use of exogenous variation in key variables as a means for identifying causal impacts of treatments (or policies) on outcome variables of interest. Techniques that fall under the quasi-experimental umbrella include regression discontinuity (RD) design, the difference-in-difference framework, natural experiments, and matching techniques.

[2] See Baum-Snow and Ferreira (2015) for a more detailed review of using these methods to obtain causal inference in urban and regional economics.

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RD is based on a treatment that is determined by the value of a predictor or forcing variable X being on either side of a threshold, c. Assume a unit receives the treatment if $X > c$. Then, units with values of X "near" the threshold c can be considered to be randomly assigned; those with values greater than c are in the treatment group, and those with values less than c are in the control group. This approach is used by a number of researchers to evaluate the affordable housing goals under the Community Reinvestment Act (CRA) and the Government-Sponsored Enterprises (GSEs) Act. These goals involve minimum percentage purchases or originations of mortgages in census tracts with median household income at or below a given threshold as compared to area median income (e.g., 80% or 90%). Then, it is possible to design an RD analysis based on census tracts just above or below this threshold.

The difference-in-difference framework uses within unit variation in explanatory variables to identify causal impacts on outcome variables. This is obtained by including unit fixed effects in the model. The framework mimics that of the RCT whereby the treatment effect is the difference in the difference in the outcome variable for the treatment and control groups before and after the treatment is administered. One way to identify the impact of a policy variable is to collect data from before and after the policy is implemented. This is often not possible with many housing policies that have been in existence for many years prior to the initial year of most housing data sets. If there is no change in the policy variable over time, then it is still possible to identify the policy impact using a border fixed effects approach. For example, when evaluating state-level policies, one can use as the unit of observation Metropolitan Statistical Areas (MSAs) that cross borders of states with different values of the policy variable. For example, this approach is used to identify the impact of the state-level law that requires judicial involvement in foreclosure proceedings.

Closely related to these procedures is the instrumental variables (IV) estimator that uses exogenous variation in the instrument to identify the causal impact of an endogenous regressor on the outcome variable. One source of instruments is natural experiments that arise when external circumstances result in something that is similar to a randomized experiment. This can occur when a policy or law is enacted over different periods of time, for different geographic areas, or applies to one group and not to another. For example, if a law is passed in one state and not in another and it can reasonably be assumed that one's state of residence is a random event, then the law can be treated as a randomized experiment where the treatment/control group is the population in the state where the law was/was not passed.

One of the recent advances in IV is the interpretation of estimated impacts as local average treatment effects (LATEs). An instrument, Z, only captures a subset of the variation in the endogenous variable, X, that affects the outcome of interest; the variation in X covaries with Z, that is, the part of X that is related to Z. This is the subset of units or individuals that are incentivized by the treatment (or instrument). For example, when

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using a census tract indicator of affordable housing goal eligibility just around the cutoff as an instrument for loan volume, the treatment effect only applies to census tracts that just meet the goal criteria (e.g., median household income no more than 90% of AMI). If there is heterogeneity in the treatment effect, it may not be possible to generalize from the LATE to the full population (in this case, all census tracts with median household income below 90% of AMI). This also applies to RD that uses a nonlinear change in the policy variable around a threshold value to identify the treatment effect. The key is that the change is only plausibly exogenous just around the threshold and so the treatment effect is only identified at the threshold value.

Another technique that is frequently used to obtain causal estimates is matching. This involves pairing treatment and control group members based on similar observable characteristics. Then, treatment effects are just the differences in mean outcomes for the matched treatment and control groups. Causal inference is predicated on treatment/control group assignment being independent of the outcome value. Given a large number of observable covariates, a common matching technique is the propensity score. This is a way of combining the covariates into a single index that makes it easier to match on.

Typically, housing policies are not exogenous, so these techniques are necessary to estimate the causal impacts of these policies. Many recent studies rely on one of these techniques as a means for identifying and estimating the causal impact of US housing policies on housing market and other outcomes. Our evaluation of the literature will put more weight on the studies that use one of these techniques as they are more likely to produce reliable results.

14.3. US LOW-INCOME RENTAL HOUSING POLICY

This section provides evidence on the performance of low-income rental housing programs in the United States. Evidence on the performance of US programs is much more abundant than evidence on the performance of programs in other countries, and most low-income housing assistance in the United States is tied to renting a unit. Because the US government uses such a wide range of methods to deliver housing assistance, this evidence has lessons for housing policy in other countries.

The most useful information for housing policy would be evidence on the differences in the effects of spending the same amount of money to assist the same people by different means. No study comes close to this ideal. Most studies focus on a small subset of outcomes of a single program. The few that compare programs focus on a few outcomes or don't account for differences in their cost. Putting together the information needed to design good housing policies from the existing literature resembles an archaeological dig. The dig reveals many gaps in our knowledge. Nevertheless, due to its importance for policy, we attempt to characterize the differences in the performance of the three broad types of low-income housing assistance in the United States—public housing,

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privately owned subsidized projects, and housing vouchers. High-quality evidence on important issues available at the right time has arguably resulted in better policies (National Research Council, 2008, chapter 9).

Because the desired outcomes of any program depend on its rationales, we begin with a discussion of the justifications for low-income housing assistance, and since their actual outcomes depend importantly upon the program's structure, we then provide a brief description of the programs involved.[3] After that, we describe three major studies that have provided high-quality information on many outcomes of important housing programs or proposed housing policy reforms, namely, the Welfare to Work Voucher evaluation, the MTO for Fair Housing Demonstration Program, and the EHAP, and summarize their most important findings. Finally, we describe and assess the evidence on the main aspects of the performance of low-income housing programs that have been studied. These include their cost-effectiveness in providing housing, their effects on the types of housing and neighborhoods occupied by recipients, their consumption of other goods, the labor earnings and employment of adult recipients, participation in other welfare programs, educational outcomes for children and their later adult earnings, recipient health and household composition, the magnitude of recipient benefit relative to the subsidy provided, the effects of assisted households on their new neighbors, the effects of the programs on rents of unsubsidized units, and the extent to which the programs increase the number of housing units available.

The focus of research on low-income housing policy has changed markedly over the past 15 years. As a result, we have much better information on certain aspects of program performance such as the effect of the largest low-income housing programs on labor earnings and a wide range of effects of several important proposed reforms of the current system. However, important gaps in our knowledge remain. We have no high-quality evidence on the cost-effectiveness and most other outcomes of the largest new low-income housing programs, and we have no recent evidence on the performance of older programs that still account for a substantial minority of assisted households. For example, no attempt has been made in several decades to determine how much better or worse housing public housing tenants occupy than they would have occupied in the absence of housing assistance. Almost all evidence is based on data from the 1960s and 1970s, and the aging of the public housing stock raises serious doubts about the applicability of these results to the current situation.

14.3.1 Justifications for low-income housing assistance

Because recipients of assistance prefer an unrestricted cash grant to any in-kind subsidy with the same cost to donors, the justification for subsidizing housing consumption hinges on the preferences of others. The reasons for their preference might be altruistic

[3] Olsen (2003) and Weicher (2012) provided more details.

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or more narrowly self-interested. Unless nonrecipients prefer the outcomes of housing subsidies to the outcomes of cash grants, housing assistance cannot be justified.

The traditional argument for low-income housing assistance has been that people with higher incomes want to help low-income families and believe that the decision makers in some of these families undervalue housing for themselves or their children. This is an external effect that argues for providing assistance that induces its recipients to occupy better housing than they would choose if they were given equally costly unrestricted cash grants. The existence of minimum housing standards in all low-income housing programs reflects this sentiment. Another important argument is that people with higher incomes care about the children in these households and think that their parents devote too little of the family's resources to their children. Providing housing assistance rather than unrestricted cash grants directs more of the assistance to the children. To the best of our knowledge, the extent to which nonrecipients hold these views has not been studied.

It is sometimes argued that better housing confers tangible external benefits on people who don't live in it. There is little doubt that some external benefits of this type exist. For example, a house whose exterior is better kept confers a positive benefit on people who see it. However, the available evidence does not indicate substantial external effects of this sort, and hence, it seems unlikely that substantial public expenditures for low-income housing assistance can be justified based on these externalities alone, especially assistance that is not focused on the exteriors of houses and apartments. The subsection on the effects of low-income housing projects and families with housing vouchers on the neighbors of assisted households provides some evidence about tangible external effects.

The failure to think seriously about rationales for government action has led many to accept incoherent arguments for housing assistance (that is, a program that induces all recipients to consume more housing services than they would choose if given an equally costly unrestricted cash grant). For example, the most common argument for providing housing assistance among noneconomists in recent years has been that low-income households spend excessive fractions of their incomes on housing rather than that they live in inadequate housing. Some who offer this argument for housing assistance seem to believe that these households are forced to spend such a high fraction of their income on housing. They fail to realize how many vacant units of an appropriate size renting for less than the household's current expenditure are available in the same locality. They also fail to consider the possibility that these people would rather spend less on other goods than to live in worse housing or neighborhoods or at less convenient locations. Since the only negative consequence of spending a high fraction of income on housing is low consumption of other goods, some people who make this argument might be saying that these low-income households undervalue other goods relative to housing. If taxpayers want to help these households and feel this way about their choices, attaining an efficient allocation of resources that is preferred by everyone to the allocation in the absence of government action requires subsidies for all goods except housing to this group.

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Although the preceding is an incoherent argument for housing assistance, it is not an incoherent argument for programs that are commonly called housing programs. Among families in the same economic circumstances, some spend small fractions of their income on housing and others spend large fractions. There is nothing inconsistent about believing that some people undervalue and others overvalue housing. These beliefs argue for a government program or combination of programs that induces some recipients to consume more housing services than they would choose if they were given equally costly cash grants and others to consume less housing services. Real housing programs in the United States change budget frontiers in ways that could have this effect. For example, some programs offer families an all-or-nothing choice of a particular dwelling unit at a below-market rent. This unit might be better or worse than the recipient would have chosen if offered an equally costly unrestricted cash grant. Therefore, real housing programs might provide housing subsidies to some recipients and nonhousing subsidies to others. Based on the rationale in this paragraph, such a program would be successful if it provided housing subsidies to people with the weakest taste for housing relative to other goods and nonhousing subsidies to people with the strongest taste for housing.

The rationales for government action are highly relevant for the design and assessment of government programs. Researchers who begin with a clear view about this matter are more likely to study issues that are important for developing good public policies.

14.3.2 US housing programs

The bulk of low-income housing assistance in the United States is funded by the federal government through a substantial number of programs that in total cost over $50 billion a year.[4] Unlike other major means-tested transfer programs in the United States, the system of low-income housing programs doesn't offer assistance to many of the poorest families who are eligible for them. Eligible families that want assistance must get on a waiting list when it is open for new applicants. Each local public housing authority and private entity that operates a subsidized project establishes its own system for deciding the order in which families on the waiting list are offered assistance within broad federal guidelines.

Most low-income housing assistance in the United States is for renting a unit, and all rental programs have minimum housing standards.[5] The most important distinction between rental housing programs is whether the subsidy is attached to the dwelling unit (project-based assistance) or the assisted household (tenant-based assistance). If the

[4] Olsen (2003, pp. 370–376) provided a short history of the development of the system.

[5] The US government also provides housing assistance to low-income homeowners. Olsen (2007a) documented the bias of the current system of low-income housing assistance toward renting, provided a brief description of the major homeownership programs, and summarized the evidence on one aspect of their performance. Olsen and Ludwig (2013, pp. 218–221) assembled additional information about the performance of two of the largest homeownership programs. However, little is known about most effects of any of these programs.

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subsidy is attached to a rental dwelling unit, each family must accept the particular unit offered in order to receive assistance and loses its subsidy if it moves to another unit unless it is able to obtain alternative housing assistance before moving. Each family offered tenant-based assistance is free to occupy any unit that meets the program's minimum housing standards, rents for less than the program's applicable ceiling (if any), and is affordable with the help of the subsidy and whose owner is willing to participate in the program. The family retains its subsidy if it moves to another unit meeting these conditions. Olsen (2003, pp. 399–404) described how these programs change the budget frontiers of families offered assistance.

The US Department of Housing and Urban Development (HUD)'s housing choice voucher program is the only significant program of tenant-based assistance. It is the second-largest low-income program, serving about 2 million households and accounting for about 30% of all households that receive low-income rental assistance.

There are two broad types of project-based rental assistance, namely, public housing and privately owned subsidized projects. Both types have usually involved new construction. In almost all other cases, they have required substantial rehabilitation of existing buildings. Many of these programs no longer subsidize the construction of new projects, but most projects built under them still house low-income households with the help of subsidies for their operation and renovation. Overall, project-based assistance accounts for about 70% of all households that receive low-income rental assistance.

Public housing projects are developed and operated by local public housing authorities established by local governments, albeit with substantial federal subsidies and regulations that restrict their choices. In the public housing program, government employees make most of the decisions made by unsubsidized for-profit firms in the private market—what to build, how to maintain it, and when to tear it down. Decisions about where to build projects have been heavily influenced by local political bodies. The public housing stock has declined by about 300,000 units since its peak in 1991. About 1 million households live in public housing projects.

Government agencies also contract with private parties to provide housing in subsidized projects. Most are for-profit firms, but not-for-profits have a significant presence. This is the largest part of the system, involving a number of different programs. The largest are the Low-Income Housing Tax Credit (LIHTC) funded through the federal tax system, HUD's Section 8 New Construction and Substantial Rehabilitation Programs and Section 236 Rental and Cooperative Housing Program, and US Department of Agriculture's Section 515/521 Program. Under these programs, in exchange for certain subsidies, private parties agree to provide rental housing meeting certain standards at restricted rents to eligible households for a specified number of years. The subsidy formulas are different for the different programs and lead to differences across programs in the input mix used to provide housing services. None of these programs provide subsidies to all suppliers who would like to participate. This is highly relevant for their

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performance. In general, subsidies to selected sellers of a good have very different effects than subsidies to all sellers. About 4 million households live in projects of this type.

The subsidy received by the tenant is not necessarily the same as the subsidy paid to his or her landlord. From the perspective of the tenant, the subsidy is the difference between the market rent of the unit occupied and the tenant's rent.[6] Occupants of subsidized housing projects are offered a particular unit with a particular market rent. Voucher recipients have some choice concerning the market rent of the unit occupied, and this affects their subsidy over a certain range of choices. Most recipients of housing assistance in the United States contribute 30% of their adjusted income toward the cost of their housing, and their subsidy is reduced by 30 cents for each additional dollar earned. The major exception is families living in newly built LIHTC projects. These families pay a rent that does not depend on their income and is always at least 30% of their income. Some tax credits are used to rehabilitate existing subsidized housing projects, and most occupants of these projects continue to pay 30% of their adjusted income in rent.

14.3.3 Three major social experiments

Three major social experiments have produced enormous amounts of evidence relevant for low-income housing policy. The Welfare to Work Voucher evaluation provides high-quality evidence on an unusually wide range of effects of HUD's largest low-income housing program compared with no housing assistance. Evidence from this experiment will be cited throughout the chapter. MTO provides reliable estimates of a similarly wide range of effects of an important potential reform of public housing, HUD's oldest low-income housing program. The older and much larger EHAP studied important effects of fundamental reforms of the current system, most importantly, implementing an entitlement housing voucher program. In real terms, this is the largest social experiment in the history of the US government. We describe and summarize the main results of MTO and EHAP in this section.

14.3.3.1 Welfare to work voucher evaluation

The Welfare to Work Voucher evaluation presents results from a random assignment experiment designed to estimate the effects of HUD's housing voucher program on a wide range of outcomes—adult earnings, employment rates, other employment outcomes, receipt of other public assistance, household size and composition, housing conditions, neighborhood characteristics, travel time to work, food expenditure, adult physical and mental health, and children's school performance, educational progress, behavioral problems, time use, delinquency, and risky behavior. In all, more than 100 outcomes were

[6] The benefit to the tenant cannot exceed this amount, and the taxpayer cost always exceeds the subsidy to the tenant by at least the cost of administering the program.

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studied, and impacts for many subgroups are reported (Abt Associates Inc. et al., 2006).[7] Results are presented for periods up to 4.5 years after random assignment.

The experiment collected voluminous information about the 8731 eligible families who agreed to participate. These families were on the housing voucher waiting lists of housing authorities in Atlanta, Augusta (Georgia), Fresno, Houston, Los Angeles, and Spokane who had received aid from the Temporary Assistance for Needy Families (TANF) program or were eligible for it. TANF serves the poorest families with children, and almost half of voucher recipients nationally participate in this program. The data were collected from baseline and follow-up surveys, the administrative records of multiple programs, address tracking methods, public use data from the Census Bureau and Bureau of Labor Statistics, and qualitative interviews.

Randomly chosen families were assigned to a treatment group that would be offered a housing voucher immediately. Additional vouchers were allocated to the housing authorities for this purpose. Other families that agreed to participate prior to random selection formed the control group. Members of the control group were not without housing assistance over the course of the experiment. All remained on the housing voucher waiting list initially, and over the course of the experiment, about 41% of the households in the control group had used housing vouchers compared with 67% in the treatment group. At the time of the follow-up survey, about 37% of the households in the control group still had housing vouchers compared with 51% in the treatment group. Others in the control group lived in a subsidized housing project at baseline or moved into one before the follow-up survey. Therefore, the study's intent-to-treat (ITT) estimates are estimates of the average impact on the target population of the immediate offer of a housing voucher compared with a continuation of the current system of low-income housing assistance.

The immediate offer of a housing voucher to all families on the voucher waiting list would be a significant reform of the housing voucher program, and the voucher evaluation provides considerable information needed to assess it. A comprehensive assessment would require information on the extra cost incurred by taxpayers to provide housing vouchers sooner rather than later. It is important to realize that this reform falls well short of creating an entitlement housing voucher program for all eligible families. Because housing voucher waiting lists are not open for new applicants most of the time, they do not contain many eligible families who would use vouchers. Furthermore, the experiment was limited to families that had received aid from the TANF program or were eligible for it.

Generally speaking, the ITT estimates about 4 years after enrollment in the experiment indicated small positive effects in most respects. The negative effects were also

[7] In 2011, the authors discovered that the subgroup impacts for two baseline housing status groups were incorrectly reversed in the appendix tables and text discussion of them. The electronic version of the report on HUD's Web site contains the correct results.

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small, and most effects were not statistically significant. The primary exceptions were substantial reductions in the fraction of families homeless during the past year (33% reduction) and living with a friend or relative (31% reduction). About 14% fewer lived in crowded conditions and the treatment group's rent was 10% lower on average. The reason for the small ITT effects is that by the time of data collection for most outcomes, the difference in the nature of the housing assistance received by the control and treatment groups had narrowed considerably. The ITT effects were almost surely greater in the earlier years of the experiment.

The analysts developed a methodology for estimating the treatment-on-treated (TOT) effects for voucher recipients in the treatment group who would not have received vouchers with a continuation of the current system by the time of the follow-up survey. About 26% of all families are in this group. The methodology does not require strong assumptions because the differences in average outcomes between the treatment and the control groups are entirely due to this subgroup.

The reported TOT estimates are usually interpreted as estimates of the average effects of receipt of a housing voucher compared with no housing assistance. Strictly speaking, this is not correct even for the specified subgroup. Some control families in this subgroup surely lived in subsidized projects at the time of final data collection. About 13% of all families in the control group lived in such projects at baseline and some surely continued to live there at the time of the follow-up survey. Others moved to subsidized projects prior to final data collection. However, because it seems likely that relatively few control families in the specified group received housing assistance at the time of the follow-up survey and there is no better evidence on the effect of housing vouchers compared with no housing assistance, we have interpreted the study's TOT estimates in the usual manner in this chapter.

14.3.3.2 MTO for fair housing demonstration program

The primary purpose of MTO was to learn about the effects of living in a better neighborhood rather than the effects of a specific reform of low-income housing policy. However, the experiment was ideally designed to estimate the effects of two important potential reforms, and this chapter will focus on the results of the reform that has been studied with MTO data.

Like the voucher evaluation, MTO collected data on a wide range of outcomes. It has already spawned a substantial volume of high-quality research, and its rich data will undoubtedly be used for many more studies.[8] MTO is very unusual in its duration. It collected data in Baltimore, Boston, Chicago, Los Angeles, and New York beginning

[8] Sanbonmatsu et al. (2011, pp. 16–18) summarized the MTO research prior to the final evaluation with references to the leading studies. Kling et al. (2007) provided an authoritative analysis of the data collected for interim evaluation.

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in 1994 and continuing through 2010. The experiment involved offering housing vouchers to occupants of public or private subsidized projects located in central city census tracts with a poverty rate greater than 40%.[9] Specifically, eligible participants were randomly assigned to one of three groups: (1) those who were offered a Section 8 housing voucher on the condition that they occupy a unit in a census tract with a poverty rate of less than 10% for at least a year and adhere to the other voucher program requirements, (2) those who were offered regular Section 8 vouchers, and (3) those who initially remained in their current housing project but were entitled to pursue other forms of housing assistance. Households in the first group received substantial counseling and assistance in finding a private unit (costing about $4500 per voucher used in 2014 prices). The experiment was not designed to estimate the effect of this aspect of the treatment separately from other aspects, but several studies have found that search assistance substantially increased voucher usage (Shroder, 2002a; Galiani et al., 2012).

The results of the experiment do not show the effect of a voucher offer or using a voucher compared with continuing to live in the initial housing project. Instead, they show their effects compared with a continuation of the current system. Members of the control and treatment groups were free to pursue other types of housing assistance and were sometimes forced to do it. By the end of the experiment, most members of the control group had left their public housing units. Indeed, about 42% of public housing units in MTO housing projects were demolished prior to data collection for the Final Impacts Evaluation. Their occupants were offered the option of a housing voucher or a vacant unit in another public housing project.

Table 14.1 indicates the type of housing assistance received by members of the control group and the regular voucher group at the times of the main data collection for the interim and final evaluations. Clearly, the experiment led to substantial differences in the type of housing assistance received, but by the time of final data collection, about a fourth of the members of the control group had housing vouchers and many in the treatment group no longer received them. About 62% of the families in the regular voucher treatment group used the vouchers offered initially and others in it got them later through regularly channels, but by the time of the final evaluation, less than 45% still used them.

MTO produced an interim report based on outcomes 4–7 years after families entered the program and a final evaluation based on outcomes 10–15 years after entry (Orr et al., 2003; Sanbonmatsu et al., 2011). Each has great value. The results in the last year of MTO are particularly valuable for the adult outcomes of children who were very young in the early years of the experiment. These are more important than early outcomes for children such as test scores whose importance is what they foretell about future outcomes. The

[9] In 2000, only 11% of poor people and 3% of all people in the United States lived in census tracts with poverty rates this high. However, in the mid-1990s, 36% of public housing tenants lived in such census tracts (Newman and Schnare, 1997, table 3).

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Table 14.1 Fraction of MTO households with different types of housing assistance

	Control group	Standard vouchers
Baseline		
Public housing	1.000	1.000
Interim evaluation (4–7 years after enrollment)		
Public housing	0.435	0.211
Housing vouchers	0.124	0.484
Privately owned subsidized project	0.099	0.062
No recorded assistance*	0.342	0.243
Final evaluation (10–15 years after enrollment)		
Public housing	0.296	0.186
Housing vouchers	0.252	0.446
Privately owned subsidized project	0.072	0.033
No recorded assistance*	0.380	0.335

*Some households with no recorded assistance almost surely received assistance from housing programs that are not required to report recipient addresses to HUD.

results of the final evaluation are also important for outcomes that depend on the cumulative effect of the treatment. They are far less important for other outcomes. For these outcomes, the entire time path of the results since the initial offer of housing vouchers is relevant. Due to attrition and crossovers, the differences between many outcomes for the two groups have gradually converged over time. However, if one alternative produces real benefits such as better housing in the early years of the experiment, that is highly relevant for judging its success even if this benefit eventually declines to zero over time. Better housing is valued for its own sake.

The simple difference in mean outcomes for the three groups is directly informative about the effect of an immediate voucher offer to residents of housing projects of the type studied compared with continuation of the current system. MTO research has been primarily concerned with the general issue of the effects of living in a better neighborhood, and most studies have focused on comparisons between the control group and the low-poverty voucher group. However, the two comparisons that are most directly relevant for housing policy are between the control group and the regular Section 8 voucher group and between the two treatment groups. If a reform along these lines is pursued, it will almost surely be to offer regular vouchers to public housing tenants. The second comparison is relevant for a reform of the current voucher program, namely, adding an additional restriction on voucher use. The MTO reports do not contain the information necessary to test hypotheses about the second reform. Therefore, this section will focus on the comparison between the control group and the regular Section 8 voucher group. We focus on ITT estimates because they are more relevant for policy analysis. They are estimates of the average effect of the intervention across the population that it is intended to help.

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Orr et al. (2003) reported the results of the interim evaluation. Four to seven years after enrollment, the offer of a regular voucher led the treatment group to live in substantially better and safer neighborhoods and occupy somewhat better housing. The effects on all measures of adult physical heath were small and statistically insignificant at the 5% level. The same was true for children with one exception. Boys between the ages of 12 and 19 in the treatment group were 50% more likely to have an injury requiring medical attention.[10] The effects on all measures of adult mental health were small and statistically insignificant at the 5% level. Mental health outcomes were substantially better for girls and statistically significant at the 5% level in most cases. Mental health outcomes for boys were mixed and never statistically significant. Girls had better and boys had worse delinquency outcomes, but these effects were usually small and rarely statistically significant. The same was true for risky behaviors. The schools attended by the children were slightly better on a number of dimensions. However, the effects on educational outcomes were trivial. The same was true for adult earnings, employment, and participation in other welfare programs.

Although the mix of housing assistance received by the control and treatment groups differed greatly at the times of the interim and final data collection, MTO's final report paints a picture similar to the interim report (Sanbonmatsu et al., 2011). The regular voucher offer led members of the treatment group to live in better and safer neighborhoods and somewhat better housing. Girls and their mothers experienced better mental health and less obesity on some measures. These outcomes almost surely resulted from a reduction in stress from living in a safer neighborhood.

The official reports of the interim and final evaluations contain results for an enormous number of outcomes. Even if the true effects were zero, random sampling would almost surely generate statistically significant results for some outcomes. To avoid this problem, Kling et al. (2007) analyzed the results for five aggregates of 15 outcomes studied in the interim evaluation, namely, economic self-sufficiency, physical health, mental health, risky behavior, and education. Outcomes in the first category were for adults and those in the last two for youth. For adults, all of the estimated effects of the regular voucher offer were positive, but none were statistically significant at the 5% level. For female youth, all of the results were positive and the results for mental health and risky behavior were large and statistically significant. For male youth, most results were negative, and the negative effects on risky behavior and an aggregate of all outcomes were large and statistically significant. The specific reasons for gender differences in treatment effects are not well understood but seem to reflect differences in how male and female youths from disadvantaged backgrounds adapt and respond to similar new neighborhood environments (Kling et al., 2007, pp. 105–107).

[10] Due to the large number of outcomes and subgroups studied, some outcomes of this type will result from random sampling even when the true effect is zero.

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14.3.3.3 Experimental housing allowance program

No discussion of housing policy research would be complete without some mention of the EHAP. The major goals of EHAP were to determine the market effects of an entitlement program of household-based housing assistance and the effects of different types of such assistance on individual consumption choices. Congress authorized this program in 1970, planning for the experiment occurred in the early 1970s, data were collected during the mid-1970s, and the final reports were completed in the late 1970s and early 1980s. The experiment costs almost $200 million (more than $700 million in 2014 prices). Research and data collection accounted for almost half of this amount. The research firms that ran the experiments issued more than 300 reports, technical notes, and professional papers, and many others contributed to EHAP analysis.[11]

The two largest and most important components of EHAP were the supply experiment and the demand experiment. The primary purpose of the supply experiment was to determine the market effects of an entitlement program of household-based assistance such as its effects on the market rents of units with specified characteristics and how suppliers alter their units in response to the program.[12] The experiment involved operating entitlement housing allowance programs in the Green Bay and the South Bend metropolitan areas. Eligible families (roughly the poorest 20%) were offered a cash grant on the condition that they occupy housing meeting certain standards. The poorest families were offered the largest grants. The demand experiment conducted in the Pittsburgh and Phoenix metropolitan areas was primarily intended to see how recipients would respond to different types of tenant-based housing assistance and, for a given type, to different program parameters. The most influential demand experiment research went beyond a comparison of different types of tenant-based assistance. It compared several outcomes of the minimum-standards housing allowance program with outcomes of the major established housing programs in existence at the time.

EHAP produced many results that have been influential in housing policy debates, though memory of these results has faded over time. One of the most important results of the supply experiment was that the entitlement housing voucher program tested had a minimal effect on the market rents and prices of housing units with unchanging

[11] The best introductions to this vast literature are the final reports of the supply experiment, the demand experiment, and the integrated analysis (Kennedy, 1980; Struyk and Bendick, 1981; Lowry, 1983); an edited volume containing summaries of the findings by the major contributors to EHAP research (Friedman and Weinberg, 1983); an edited volume containing evaluations of this research by outside scholars (Bradbury and Downs, 1981); a monograph containing some of the more technical results on consumer behavior from the demand experiment (Friedman and Weinberg, 1982); and U.S. Department of Housing and Urban Development's (1980) summary report.

[12] We refer to the assistance as household-based rather than tenant-based because homeowners were offered the same subsidy on the same terms as otherwise identical renters. About 40% of participants were homeowners.

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characteristics. This allayed concerns that expanding the smaller nonentitlement Section 8 housing voucher program established in the early years of the experiment would have significant effects on the rents of unsubsidized units.

Another important finding of the supply experiment was that the program induced a substantial increase in the supply of units meeting the program's minimum standards. Despite the modest subsidies provided (about half of the taxpayer cost per recipient household of the Section 8 housing choice voucher program after accounting for inflation), the entitlement housing allowance program led to a 9% increase in the supply of apartments meeting minimum housing standards over its first 5 years. This resulted from upgrading the existing stock of housing (rather than the production of new rental housing) entirely in response to tenant-based assistance that required families to live in apartments meeting the program's standards in order to receive the subsidy.

Another influential finding of the demand experiment was that tenant-based assistance is more cost-effective than the types of project-based assistance that existed at the time. This result played an important role in persuading Congress to rely more heavily on tenant-based housing assistance to deliver housing subsidies.

14.3.4 Evidence on the performance of low-income housing programs

This section deals primarily with the evidence on the effect of each program or type of program compared with a counterfactual of no housing assistance, but it also covers some papers that explicitly compare the performance of different programs. Olsen (2003) surveyed the evidence on program performance through about 2000. The current chapter briefly summarizes this evidence and covers the more recent research in more detail.

14.3.4.1 Cost-effectiveness in providing housing

The largest and most consequential difference between housing programs is in their cost of providing equally good housing in equally desirable neighborhoods. The best evidence indicates that project-based assistance has a much greater cost than tenant-based assistance when it provides equally good housing broadly conceived.[13] These studies define equally good housing to be housing that would rent for the same amount in the unsubsidized market in the same locality. This measure accounts for the desirability of the neighborhood as well as the housing itself. In the best studies, the estimated magnitude of the excess cost is enormous.

The best study of HUD's largest program that subsidized the construction of privately owned projects (Section 8 New Construction and Substantial Rehabilitation) found an

[13] Olsen (2008, pp. 9–15) provided a detailed summary of the evidence on the cost-effectiveness of low-income housing programs. Olsen (2009) provided a detailed description and critical appraisal of the data and methods used.

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excess total cost of at least 44% (Wallace et al., 1981). That is, the total cost of providing housing under this program was at least 44% greater than the total cost of providing equally good housing under the housing voucher program. This translates into excessive taxpayer cost for the same outcome of at least 72%. It implies that it would have been possible using housing vouchers to serve all of the people served by this program equally well and serve at least 72% more people with the same characteristics without any increase in public spending. The best study indicates even larger excess costs for public housing (Mayo et al., 1980). More recent evidence has confirmed the large excess cost of the Section 8 New Construction and Substantial Rehabilitation Program (Finkel et al., 1999, exhibit 5–1; Shroder and Reiger, 2000), and recent US Government Accountability Office (GAO, 2001, 2002) studies have produced similar results for the major active construction programs—LIHTC, HOPE VI, Section 202, Section 515, and Section 811. Burge (2011) found that tax credit developers capture most of the subsidy that the government provides on behalf of their tenants, indicating some combination of excess profits, rent-seeking expenditures, and distortions in input usage. Eriksen (2009) provided some evidence about the latter.

The preceding evidence on the cost-effectiveness of project-based assistance applies to units built or substantially rehabilitated under a subsidized construction program and still under their initial use agreement. Evidence from the Mark-to-Market program indicates the excessive cost of renewing use agreements for privately owned subsidized projects (Hilton et al., 2004), and the EHAP provides clear evidence on the superior cost-effectiveness of tenant-based versus project-based housing vouchers (Mayo et al., 1980, pp. 134–139).

In contrast, a succession of studies over the years have found that the total cost of various types of tenant-based housing assistance has exceeded the market rent of the units involved by no more than the cost of administering the program (Mayo et al., 1980; Wallace et al., 1981; Leger and Kennedy, 1990; ORC/Macro, 2001, chapter V). That is, landlords receive market rents for their units.

There is no good evidence on the importance of various reasons for the large differences in the total cost of providing equally good housing under programs of tenant-based and project-based assistance. Among the plausible explanations are the absence of a financial incentive for good decisions and monitoring employee performance on the part of civil servants who operate public housing, the excessive profits that inevitably result from allocating subsidies to selected developers of private subsidized projects, the resources that developers devote to securing the limited subsidies available, and the distortions in usage of inputs resulting from the subsidy formulas. A special case of the latter is that project-based assistance is usually tied to the construction of new units. The least-expensive approach to improving the housing conditions of low-income households involves heavy reliance on upgrading the existing housing stock, the primary mechanism through which tenant-based assistance achieves this goal.

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The results concerning the cost-effectiveness of different housing programs illustrate the virtue of forcing sellers to compete for the business of buyers. Under a program of tenant-based assistance, only suppliers who provide housing at the lowest cost given its features can remain in the program. If the property owner attempts to charge a voucher recipient a rent in excess of the market rent, the tenant will not remain in the unit indefinitely because he or she can move to a better unit without paying more for it. Under programs of project-based assistance, suppliers who receive payments in excess of market rents for their housing can remain in the program indefinitely because their tenants would lose their subsidies if they moved. These suppliers have a captive audience.

Although the weight of the evidence is substantial, all of the studies have some methodological problems, and none make highly accurate estimates of all of the magnitudes required to implement their methodology. The evidence is most deficient for some of the largest and fastest growing programs. In light of the results of existing studies and the consequences of using highly inefficient programs to deliver housing subsidies, cost-effectiveness studies of all of the major discretionary expenditures on project-based housing assistance such as incremental commitments under the LIHTC and HOME programs, renewals of use agreements with owners of privately owned subsidized projects, public housing operating and modernization subsidies, and project-based Section 8 vouchers should be the highest priority for housing policy research.

14.3.4.2 Housing consumption

The primary purpose of low-income housing assistance is to induce recipients to occupy better housing than they would choose if given an equally costly unrestricted cash grant. The literature is deficient in showing whether this goal has been achieved. Few studies compare the effects of housing programs with the effects of cash grants, and no recent study estimates the effect of any housing program on a comprehensive measure of housing consumption.

Many older studies estimated a program's effect on a comprehensive measure of housing consumption. When dealing with data for a single housing market, they used the market rent of the subsidized unit as an index of its overall desirability. When dealing with data from many housing markets, market rent was divided by an index of the rent of identical units across markets. This measure accounts for differences in the size, amenities, condition, and neighborhood of the units as well as their convenience to jobs, shopping, and recreation.

These studies require estimates of the market rent of each subsidized unit and the market rent of the unit that its recipient would have occupied in the absence of housing assistance. The estimated market rent of a subsidized unit was almost always based on a hedonic regression model estimated with data on unsubsidized rental units. The hedonics differed greatly with respect to the list of housing and neighborhood characteristics included. Most

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were based on detailed information about the characteristics of the housing itself similar to the information in the American Housing Survey. However, the modest information about neighborhood amenities and convenience to jobs, shopping, and recreation in these hedonics might well have led to significantly biased predictions of the market rents of subsidized units, especially in public housing projects that tend to be located in the worst neighborhoods. In the older studies, estimates of the market rent of the unit that a recipient would have occupied in the absence of housing assistance were almost always based on the average housing expenditure of unsubsidized households with the same observed characteristics. Self-selection and administrative selection in program participation were ignored in most studies.

Olsen (2003, table 6.8) summarized the results of 8 studies that produced 18 estimates for 4 different housing programs. Almost all are based on data from the 1970s. The nine estimated percentage increases in mean housing consumption for public housing tenants ranged from 22% to 82% for different times and places, the four estimates for occupants of HUD's privately owned subsidized projects ranged from 26% to 58%, and four for voucher recipients ranged from 16% to 63%. These results could be far from the mark today, especially for subsidized projects because they are much older. However, Walters (2009) presented evidence suggesting that later subsidies for modernizing these projects have offset their deterioration to a considerable extent.

More directly relevant for assessing the performance of low-income housing programs are the results of four studies that estimate how much (if at all) they increased housing consumption beyond what would result from unrestricted cash grants in amounts equal to each recipient's housing subsidy (that is, the difference between the market rent of its unit and the tenant's rent). The four estimates for public housing based on data from 1965 to 1984 indicate that this program increased mean recipient housing consumption from 40% to 53% beyond what would have resulted from cash grants in these amounts. The one estimate for the voucher program based on data for 1976 indicated only a 10% increase beyond cash grants. The only estimate for the entire system of low-income housing assistance showed a 39% increase beyond cash grants based on 1977 data. These results indicate that at these times, housing programs changed consumption patterns in ways consistent with their traditional rationales.

Updated results for current programs are long overdue. There have been few studies of the effects of low-income housing programs on housing consumption in the past three decades, and these studies are limited to a few housing characteristics or recipient ratings of their housing. They do not attempt to determine whether the programs induce recipients to occupy better housing than they would choose if they were given unrestricted cash grants in the amounts of their housing subsidies. Furthermore, an alternative calculation for programs of project-based housing assistance would be of considerable interest. The cost incurred by taxpayers on behalf of occupants of subsidized housing projects exceeds the tenant subsidy by much more than the administrative cost of the programs involved due to their

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cost-ineffectiveness. If these tenants had been given cash grants in amounts equal to the taxpayer cost minus the program's administrative cost, their housing consumption with cash grants would have been much larger, and it is entirely possible recipients would have consumed more housing services and other goods than under the housing program. The effect of this alternative to project-based housing assistance has not been estimated.

Using data from the 1990–1995 Current Population Survey (CPS) and the 1990 decennial census and two-stage IV estimation to account for the endogeneity of program participation, Currie and Yelowitz (2000) found that living in a subsidized housing project reduces overcrowding, one aspect of the housing bundle. This is not surprising because programs that subsidize housing projects have rules to ensure that families have adequate space. Larger families are assigned to units with more bedrooms. Because CPS respondents said that they lived in a public housing project, the authors assume that their results apply to the public housing program. However, data from the 2011 American Housing Survey that identifies the type of HUD assistance received by each household from administrative records as well as the respondent's answer to the CPS question reveal that about 56% of the people who say that they live in public housing projects live in privately owned subsidized projects. Almost all of the rest live in public housing. Therefore, Currie and Yelowitz's results apply to subsidized housing projects as a group.

The random assignment voucher evaluation provides the only recent evidence on the effects of HUD's rental housing programs on housing consumption. As explained in the section that describes the experiment in detail, its TOT estimates are reasonably viewed as evidence of the effect of voucher usage compared with no assistance. The study found that voucher usage decreased its measure of crowding by 44%, increased the fraction of recipients who rated the condition of their housing as good or excellent by 8 percentage points, and decreased the fraction of recipients who reported at least two of seven specific problems with their units by 7 percentage points (Abt Associates Inc. et al., 2006, exhibit 5.3). The latter two impacts were not statistically significant at the usual levels. No recent evidence is available for HUD's programs of project-based assistance.

Buron et al. (2000, table 8) provided the only evidence on the effect of the tax credit program on housing consumption. It is based on the opinions of 839 occupants of 39 tax credit projects. Overall, 54% considered their tax credit apartment better than their previous unit, 24% considered it about the same, and 22% considered it to be worse. The respondents who considered the apartment itself to be worse presumably benefited in other respects such as lower rent, better neighborhood, or more convenient location. Unfortunately, the study does not provide a quantitative index of the extent of the increases and decreases in the overall housing consumption of these families. So it is not known how the average magnitude of the improvement among families who moved to better housing compared with the average magnitude of the reduction in the desirability of the housing among those who moved to worse housing. In assessing this evidence on the effect of the tax credit program on housing consumption, it is important to

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realize that none of the units involved were more than 7 years old. Over time, the condition of these units will surely deteriorate. What is relevant for assessing the effect of the tax credit program on housing consumption is a comparison of the housing provided by the tax credit units over the entire period that their use is restricted to low-income families with the housing that their occupants would have occupied in the absence of this program. Since the use agreements extend for at least 30 years, it seems likely that these results from the early years of the projects overstate the average effect of the program on housing consumption over the period that their rents are limited by the agreement.

One aspect of housing consumption of particular policy interest is homelessness. If anyone should receive housing assistance as opposed to an unrestricted cash grant, it is homeless people. Some have serious mental illnesses that impair their judgment. Others impose tangible external costs on others.

Abt Associates Inc. et al. (2006, exhibit 5.3) estimated that receipt of housing vouchers reduced the number of families that would have been on the streets or in a shelter at some point during the year prior to final data collection by about 9 percentage points. Since receipt of housing assistance precludes homelessness, this is also their estimate of the number of recipients that would have been on the streets or in a shelter at some point during the prior year. Because participants were single women with children, most surely would have been in shelters. Data on this matter were collected but not presented. Other types of housing assistance would surely have a similar effect on the same types of households. Presumably, the programs that serve the poorest have the largest effect. However, this has not been studied for other programs.

Abt's study deals with the effect of a particular housing program on homelessness sometime during the past year for a subset of families eligible for housing assistance. Other studies estimate the effects of the entire system of low-income housing assistance on homeless at a point in time for all recipients. Several studies estimate the fraction of households receiving low-income housing assistance that would have been homeless in its absence and the effect on homelessness of reforms of existing programs and implementation of new programs. Using separate data sets on housed and homeless individuals and choice-based sampling methods, Early (1998, 2004) found that at most, 3.8–5.0% of assisted households would have been homeless in the absence of housing assistance.[14] Early (2004, table 1) also reported that the mean *per capita* household income of the homeless is less than a half of the mean for households that receive housing assistance. Using data from a systematic count of the homeless throughout the United States, Early and Olsen (2002) found that a sufficiently large increase in the targeting of existing housing assistance on the poorest people would eliminate homelessness among those who

[14] It is important to realize that most of the counted homeless have roofs over their heads each night. They live in a special type of subsidized housing called homeless shelters, and the best shelters provide good housing. It is also important to realize that the street homeless are undercounted.

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apply for assistance. The main residual problem would be persuading mentally ill people living on the streets to accept the help available.

In a paper that calibrates the Anas and Arnott general equilibrium model of the housing market with data from Los Angeles, San Diego, San Francisco, and Sacramento, Mansur et al. (2002) found that an entitlement program that provides a cash subsidy to all renters in the lowest income quintile would reduce homelessness by between 25% and 33% across the four areas.[15] This is obviously a less targeted approach to preventing homelessness than housing assistance to the very poorest households, and it would cost five times as much as current spending on housing assistance (Early, 2004, p. 199).

14.3.4.3 Neighborhood occupied

Neighborhood amenities are important parts of the housing bundle broadly conceived, and many recipients of housing assistance move to different neighborhoods. Older studies of this effect usually compared the neighborhoods of participants immediately before and after entering the program (Olsen, 2003, pp. 407–411). Generally speaking, this evidence indicates that most low-income housing programs have a modest effect on the types of neighborhoods occupied. Public housing is the exception. Its neighborhoods were noticeably poorer than those previously occupied.

More recent studies use different methods but reach similar conclusions. For example, Susin (2005, p. 207) found that public housing tenants live in census tracts with poverty rates 8.8 percentage points higher than in the absence of assistance, tenants in HUD-subsidized privately owned projects live in tracts with poverty rates 2.6 percentage points higher, and voucher recipients live in tracts with poverty rates 2.3 percentage points lower. Using excellent data and methods described later, Carlson et al. (2012a) and Jacob and Ludwig (2012) found that housing vouchers lead their recipients to occupy neighborhoods that are only slightly better in a variety of dimensions. Eriksen and Ross (2013) produced similar results based in part on data from the voucher evaluation and IV estimation using assignment to its voucher treatment group as an instrument for voucher usage. Their results suggest that many voucher recipients initially use their voucher in their current unit or immediate neighborhood in order to secure the voucher and then move to a better neighborhood later.[16] The secondary moves are typically to better neighborhoods, though not markedly better. The final report of the voucher

[15] Because the model divides all housing units into quartiles based on market rent and assumes that units within a quartile are identical in their rent and desirability, a household must occupy a unit better than the worst in order to receive a subsidy. The mean subsidy ranged from $2708 per household (in 2014 prices) in Sacramento to $4914 in San Francisco. The poorest received much greater subsidies because the subsidy was equal to a payment standard −30% of household income. Unlike experience with actual entitlement programs, all eligible households were assumed to receive assistance.

[16] Voucher recipients have between 60 and 120 days to move into a unit meeting the program's minimum housing standards, and many already live in units meeting these standards.

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evaluation paints a similar picture based on different self-reported measures of neighborhood desirability, namely, five measures of criminal victimization, one measure of visible drug use or sales, and five other measures (Abt Associates Inc. et al., 2006, exhibit 3.8).

Buron et al. (2000, exhibit 3–17) provided evidence for the tax credit program based on recipient opinions. About 19% of respondents who moved into a tax credit project were from the same neighborhood. Almost equal numbers of respondents who came from another neighborhood considered the project's neighborhood to be better, about the same, and worse overall than their previous neighborhood. Respondents were also asked about 10 specific aspects of their neighborhoods. In 8 of the 10 aspects, a plurality said that their previous and new neighborhoods were about the same. In 9 of 10, more said that the neighborhood was better than said it was worse. The percentage of households who considered their tax credit neighborhood better than their previous neighborhood varied from 40% for access to public transportation to 26% for access to good schools. Strikingly, slightly more respondents thought that the neighborhood of their tax credit project was a worse rather than a better place for children than their previous neighborhood.

Lens et al. (2011) shed new light on the differences in the neighborhoods occupied by voucher recipients, public housing tenants, and occupants of tax credit projects. Like Newman and Schnare (1997), they found that public housing tenants live in census tracts with markedly higher poverty rates than participants in the other two programs and that the difference between voucher recipients and occupants of tax credit projects in this regard is modest. The picture is very different for neighborhood crime rates. Occupants of tax credit projects live in neighborhoods with crime rates about 30% greater than voucher recipients and only slightly less than the crime rates of the neighborhoods of public housing tenants. Since voucher recipients have much more choice concerning the location of their housing, this suggests that housing projects are poorly located from the viewpoint of recipient preferences. In MTO, getting away from crime was by far the most important reason offered by participants for wanting to move from their public housing project (Orr et al., 2003, exhibit C1.3). In about 43% of enrolled households, some member had been a crime victim in the previous 6 months (Sanbonmatsu et al., 2011, exhibit 1.2).

To understand the pattern of the results, it is important to recognize the ability of local political bodies to influence the location of housing projects. For public housing, they had a veto over location. Due to neighborhood opposition, public housing projects, especially for families with children, were usually built in the poorest neighborhoods. For privately owned subsidized projects, local political bodies can exert considerable influence through land use regulations, for example, through denying or granting variances from zoning ordinances. Furthermore, these programs often provide incentives for developers to choose particular locations. Their proposed location can affect the probability that they will be selected to receive a subsidy (Gustafson and Walker, 2002). It can

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also affect the magnitude of the subsidy received. For example, the tax credit program offers subsidies that are almost 30% greater for projects located in qualified census tracts. These are areas with unusually large numbers of the poorest families. Using RD methods, Baum-Snow and Marion (2009) showed that this feature has a large effect on the location of tax credit projects. Other program features have important, but less obvious, effects on project locations. For example, the rent ceiling in tax credit projects is the same at all locations in a metropolitan area and the tax credit subsidy does not depend on land cost. This gives developers an incentive to avoid neighborhoods with high land prices (Lang, 2012). In short, local political bodies and private developers decide where subsidized housing projects are built. Due to their below-market rents, recipient preferences have less impact than in the private market.

14.3.4.4 Racial and economic integration

The moves that result from housing assistance lead to a different degree of economic and racial integration in the broader housing market. Many people care deeply about these outcomes.

The usual approach to determining whether a program contributes to racial or economic integration has been to compare the characteristics of the preprogram neighbors of recipients with their neighbors under the program. For example, if 20% of the people in a metropolitan area are black, the mean percentage black in the preprogram neighborhood of black recipients is 60%, and the mean percentage in the neighborhood occupied under the program is 30%, the conclusion of this approach is that the program has reduced racial segregation.

This approach fails to account for the chain of moves that result from the initial moves of recipients. A simple example illustrates the problem. Suppose that an existing apartment building is demolished to build a new subsidized project with the same number of dwelling units. Assume that this neighborhood had the metropolitan mean percentage black households, say, 20%. Suppose that the new building has the same fraction black households as the old building. Assume that the blacks moving into the neighborhood came from neighborhoods with more than 20% black and the whites came from neighborhoods more than 80% white. The usual approach would conclude that the housing program promoted racial integration. However, this is not necessarily the case. For example, if the whites displaced by the demolition of their building moved into the units vacated by whites moving into the project and the displaced blacks moved into the units vacated by blacks moving into it, there would be no effect on the degree of racial segregation.

Recent studies have begun to address the deficiencies of the standard approach. Baum-Snow and Marion (2009) showed that tax credit projects induce some initial homeowners in their neighborhoods to move and attract households with lower

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incomes. Horn and O'Regan (2011) explored various mechanisms through which tax credit projects might affect racial segregation and found that the tax credit program has reduced racial segregation at the metropolitan level.

Recent advances in the specification and estimation of equilibrium models of housing demand and neighborhood choice (Epple and Sieg, 1999; Bajari and Kahn, 2005; Bayer et al., 2007, 2011; Bayer and McMillan, 2012) together with the increasing availability of data on the addresses of recipients of housing assistance will make it possible to learn more about the effects of low-income housing programs on economic and racial segregation.

In one of the first applications, Galiani et al. (2012) used MTO data to estimate such a model and used the estimated model to analyze the effect of alternative restrictions on where voucher recipients must use vouchers in the first year. They found that limiting the initial use of the voucher to a census tract with a poverty rate less than 5% rather than 10% would reduce voucher take-up so much that it would increase the poverty rate of the neighborhoods occupied by families offered vouchers. A larger number of families would remain in their initial high-poverty neighborhoods. Loosening the restriction to neighborhoods with poverty rates less than 20% rather than 10% would *reduce* the mean poverty rate among households offered vouchers slightly but increase voucher usage greatly (from 39% to 58%) and increase the value of the program to households offered vouchers. They also found that adding specific constraints concerning the racial composition of the neighborhoods that could be occupied during the first year would reduce take-up but have little effect on economic or racial segregation.

14.3.4.5 Consumption of other goods

Neither recipients nor taxpayers care only about recipient housing consumption. The creation of large programs to subsidize the consumption of other goods for low-income households indicates taxpayer interest in recipient consumption of these goods, and most US housing programs have been designed to increase overall consumption of other goods (usually described as increasing the affordability of housing). Many early studies of the effects of low-income housing programs estimated their effect on overall consumption of nonhousing goods and services, that is, expenditure on these goods divided a price index. Olsen (2003, table 6.8) summarized the results of four studies that produced eight estimates for three programs prior to 2000. Almost all are based on data from the 1970s. The six estimated percentage increases for public housing ranged from 5% to 19% for different times and places. The only study of HUD's privately owned subsidized projects indicated that it had no effect on consumption of other goods. However, at the time, this program had an unusual feature, namely, a substantial minimum rent, that surely makes this result unrepresentative of HUD's programs of this type. These programs almost surely have increased overall recipient consumption of nonhousing goods and services in most time periods. The only study of the housing voucher program indicated that it increased consumption of other goods and services by 50%. As in the case of older

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studies of the effects on overall housing consumption, almost all of these studies ignore self-selection and administrative selection in program participation.

Almost all studies of the effects of low-income housing programs on consumption patterns have assumed that they had no effect on earnings. That is, they have assumed that observed earnings under the program are the same as what earnings would have been in its absence. Because these programs reduced earnings, these studies have understated recipient consumption of housing services and other goods in the absence of the program and hence overstated the program's effect on consumption of both composite commodities.

Recent evidence on the effect of housing programs on nonhousing consumption is meager. The voucher evaluation found that receipt of vouchers reduced housing expenditure by 40% (Abt Associates Inc. et al., 2006, exhibit 5.3). The resulting percentage increase in consumption of other goods is not reported. However, based on the information provided, it was roughly 50%. Given the similarity of the economic circumstances of their participants and their formulas for determining tenant rent, public housing and HUD's programs that subsidize privately owned projects are likely to have had roughly similar effects. However, there are no recent estimates.

Unlike almost all other low-income housing programs, the tax credit program appears to have had little effect on the housing expenditure of tenants and hence their consumption of other goods. Buron et al. (2000, exhibit 3–9) indicated that 47% of the occupants of tax credit projects paid lower rents for their tax credit apartments than their previous apartments, 13% paid about the same amount, and 40% paid more. Since few of these households had just moved into their tax credit units and rents of identical units increased continuously over the period, these results almost surely overstate the extent to which these households paid lower rents than in the absence of the tax credit program.

14.3.4.6 Mean tenant benefit and subsidy

Since many economists are interested in the extent to which housing subsidies differ from lump-sum grants, many studies compare the recipient benefit with the subsidy. The most common measure of recipient benefit used in studies of housing programs is the equivalent variation, that is, the lump-sum grant that is just as satisfactory to the recipient as the housing program.[17] As mentioned earlier, the tenant's subsidy is the excess of the market rent of the unit occupied over the rent paid by the tenant.[18] Since most housing programs change budget spaces in ways very different from lump-sum grants, we certainly expect any satisfactory measure of benefit to be less than the subsidy for almost all participants. In

[17] Hammond (1987, chapter 2) provided a detailed account of the evolution of benefit estimation for low-income housing programs.

[18] The subsidy is less than the taxpayer cost for all programs due to their administrative costs. It is much smaller for programs of project-based assistance due to their cost-ineffectiveness.

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other words, we expect almost every household to consume a different bundle of goods than it would choose if it were given a cash grant equal to its subsidy. Therefore, the mean benefit should be less than the mean subsidy.

Olsen (2003, table 6.17) summarized the results of the seven studies that estimate both the mean benefit and subsidy for one program or for the entire system of low-income housing assistance. Estimated benefits are based on estimated indifference maps or equivalently estimated demand functions. There are few estimates for programs other than public housing, and there are no recent estimates for any program or for the system as a whole. The median of the estimated ratios of mean benefit to mean subsidy for public housing is 0.76, and 70% of the estimated ratios are between 0.71 and 0.81. Based on one study apiece, the ratio is between 0.63 and 0.77 for HUD's largest program that subsidized privately owned projects (Section 8 New Construction and Substantial Rehabilitation), 0.83 for the housing voucher program, and 0.61 for the system as a whole.

All of these studies almost surely overstate tenant benefits. They are based on the implicit assumption that each recipient of housing assistance occupies his or her most preferred dwelling unit among all units with the same market rent as the unit occupied under the program. Due to the minimum housing standards, this isn't true even for voucher recipients. It is surely much further from the truth for families living in subsidized projects. They were given an all-or-nothing offer of a particular dwelling in a particular location. No published study of US low-income housing programs has addressed this important distortion. Glaeser and Luttmer (2003) analyzed a similar distortion in several elements of the housing bundle for rent control in New York City. Lui and Suen (2011) did it for one element for public housing in Hong Kong.

In assessing the significance of these results for public policy, it is important to realize that mean recipient benefit will be less than the mean subsidy for any successful housing program. To account for the views of nonrecipients who pay for them, housing programs are intended to achieve outcomes different from unrestricted cash grants.

14.3.4.7 Distribution of benefits

Many nonrecipients care about how benefits are distributed across recipients of housing assistance—both how mean benefit varies with household characteristics and the variance in benefit among households with the same characteristics. Most of the older studies that estimated tenant benefits also explored these matters.

The design of housing programs does not ensure that mean benefit will vary with household income within a locality in a particular manner. Most recipients of low-income housing assistance in the United States (except those in tax credit projects) pay 30% of their adjusted income in rent. Therefore, if all households of a particular size served by a program lived in apartments with the same market rent, the subsidy would be larger for the poorest households of that size. Under all variants of tenant-based housing vouchers, the maximum subsidy has varied inversely with income among households of

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the same size. However, it is far from the truth that all households served by a mature construction program (that is, a construction program that has been in existence for many years) occupy housing with the same real market rent. Furthermore, a larger subsidy does not imply a larger benefit. If poorer households experience a larger consumption distortion than richer households, they could receive a smaller benefit even though they receive a larger subsidy.

Olsen (2003, table 6.18) summarized the results of regressions of estimated benefit on household characteristics in which a linear relationship between mean benefit and income, family size, age, race, and other characteristics is assumed. Some results are consistent across the studies. For public housing, housing vouchers, and the system as a whole, the mean benefit is larger for poorer households that are the same with respect to other characteristics. Similarly, mean benefit is larger for larger households. These results continue to hold when the authors allow for the possibility of a nonmonotonic relationship by including income and family size squared. The results are less consistent for race and age of the head of the household. The coefficients have different signs in different studies, they are often statistically insignificant, and the magnitudes of the coefficients indicate small differences in mean benefit among otherwise similar households who differ in these respects.

Several other noteworthy results emerged from these analyses. First, several studies have found substantial differences across geographic areas in the real mean benefit of public housing, housing vouchers, and the entire system of housing subsidies among families with the same real income and other demographic characteristics (Murray, 1975; Reeder, 1985; Hammond, 1987). Second, when Reeder included in the regression equation a measure of the household's taste for housing based on information on its preprogram consumption pattern and budget constraint, he found that households with the strongest taste for housing received the largest benefit from the voucher program. Unlike simple subsidies that reduce the price of a good and allow recipients to choose its quantity, this result is not inevitable. It results from the program's parameters and the joint distribution of recipient tastes and incomes.

14.3.4.8 Labor earnings and employment

The perennial desire to help the poorest people has always been combined with a desire to avoid their prolonged dependence on others. For people expected to work, the ideal has been to help them help themselves by increasing their productivity. Increasing the future productivity of children in low-income households has been a particular interest. President Lyndon Johnson promoted the War on Poverty with the phrase "a hand up, not a hand out." President Clinton proposed and implemented major welfare reforms "to make work pay."

Despite the welfare reforms that occurred during the 1990s such as increasing the generosity of the earned income tax credit and replacing the Aid to Families with Dependent

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Children (AFDC) program with the TANF program that imposed time limits and other strong incentives to promote market labor supply, many programs that provide assistance to low-income households reduce the amount of assistance as labor earnings increase, and many low-income households have participated in multiple programs of this sort and faced extremely high reductions in their benefits with increases in their earnings.

Most low-income housing programs in the United States reduce their subsidy by 30 cents for each additional dollar of countable income. Economists have focused on this feature of the subsidy formula in thinking about the likely effects of these programs on the labor earnings of adults in assisted households. The standard model of consumer choice implies that a program of cash assistance of this type will induce its recipient to earn less. Standard economic theory does not, however, have an unambiguous implication about this effect for housing programs with the same subsidy formula. When account is taken of the restrictions on housing consumption in low-income housing programs, it is consistent with general theory that an individual would increase labor supply in response to these programs (Schone, 1992).

Furthermore, some have suggested other mechanisms through which housing assistance might increase labor earnings of adult recipients over the long run (Abt Associates Inc. et al., 2006, pp. 82–84). For example, housing assistance may induce recipients to live in safer neighborhoods where they would enjoy better mental and physical health. Similar arguments apply with greater force to the future earnings of children in recipient households. Housing assistance might lead them to become more productive adults. The disincentives resulting from the subsidy schedule are only relevant to children in recipient households to the extent that they think ahead and expect to receive low-income housing assistance later in life. In this case, the subsidy schedule reduces their incentive to devote efforts to increasing their potential earnings.

The effects of cash assistance programs on labor earnings and employment have been heavily studied for quite some time. Research on the effects of in-kind transfers has been much slower to develop. However, in the late 1990s and early 2000s, research on these effects of low-income housing programs expanded rapidly. Shroder (2002b) cited 18 papers on the short-term effect of housing assistance on employment and earnings that were completed during this period. The results of these studies are mixed. The majority of studies found that housing assistance decreased earnings and employment. However, some indicated the opposite effect. Most estimated effects were relatively small, and hypothesis tests often failed to reject the hypothesis of no effect at standard levels of significance. Generally speaking, the data used in these studies were poorly suited to studying labor supply effects. Strong assumptions were required to justify the interpretation of the results as causal effects. As a result, they left considerable uncertainty about the magnitude and even the direction of the effect.

This situation has improved markedly in the past decade. Three studies of HUD's largest low-income housing program (the housing voucher program) have assembled

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data well suited to studying its labor supply effects on adult recipients and used excellent statistical methods to analyze it. Other good studies have produced estimates of these effects for programs of project-based housing assistance as well as housing vouchers. Although the results of the studies don't agree in every detail, the big picture is clear. US low-income housing programs induce adult recipients to earn 10–15% less on average. The evidence indicates that the reduction in the magnitude of the subsidy that results from higher labor earnings is an important reason for this effect. For example, the evidence indicates that the three broad types of housing assistance have similar effects on labor earnings and employment. These programs differ in respects that some believed would significantly affect labor earnings. What they have in common is their subsidy formula.

Jacob and Ludwig (2012) provide the best evidence on the effects of housing vouchers on labor supply. It is based on the choices of 11,696 households offered housing vouchers in Chicago between 1997 and 2003 and 30,662 households who applied for vouchers but were told that they would not receive them. In 1997, the organization that administered the voucher program opened its waiting list for enough time to allow over 82,000 eligible households to get on it. This greatly exceeded the number of vouchers that would be available anytime soon. To ration the available vouchers, the organization randomly assigned each household a position on the list. About 18,000 households were offered vouchers by this organization between 1997 and 2003. Over 47,000 were so far down the list that they were told that they would not receive vouchers. The households in these two groups that were headed by working-age, able-bodied adults who did not receive housing assistance at baseline formed the control and treatment group for the analysis. Jacob and Ludwig assembled information about many baseline characteristics of these households, their quarterly labor earnings and receipt of public assistance (AFDC/TANF, food stamps, and Medicaid), and their addresses from 6 years prior to receipt of assistance through 8 years after receipt.

Their analysis of this impressive data set indicated that receipt of a housing voucher reduced labor force participation by 6% and labor earnings by 10% on average. These are TOT effects where treatment is defined as usage of the voucher offered in at least the first year after it was offered. A household was viewed as treated even after it relinquished its voucher.

Jacob and Ludwig also studied how the ITT effect varied over time since the initial offer. Their results indicated that the negative effects on earnings and employment increase over time. This result was surprising because some initial voucher recipients relinquished their vouchers each year and there are some reasons to expect that housing assistance would have positive long-run effects on labor earnings and employment. One possible explanation is that the reduction in hours worked and the acceptance of a less challenging job during the period of receipt of housing assistance reduces a person's future wage rate. Working itself increases skills through repetition and on-the-job training. Reduced labor force

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engagement during the time that a person receives low-income housing assistance might also send a signal to future employers about the person's energy and enthusiasm for a steady job. These factors may more than offset the effects of attrition and other factors.

Finally, Jacob and Ludwig explored two mechanisms that have led others to believe that housing assistance would increase recipient earnings and employment, at least after an initial adjustment period, namely, that it would promote residential stability and induce recipients to move to neighborhoods closer to jobs appropriate for their skills and with neighbors who would be helpful in finding them. Jacob and Ludwig found that vouchers have very small effects on neighborhood choices and residential stability. This leads them to attribute their estimated work disincentive effects to the subsidy formula.

Two other excellent studies produced similar results concerning the immediate effect of vouchers on earnings and employment. The evaluation of the Welfare to Work Voucher program found that receipt of housing vouchers reduced labor supply about 12% in the first 6 months (Abt Associates Inc. et al., 2006, exhibit 4.9). Carlson et al. (2012b) produced the same result for the first year of voucher receipt based on another excellent data set. Their sample consisted of all households in Wisconsin in 2001, 2002, and 2003 that did not live in public housing but received TANF or food stamp benefits. Each year, some households were new voucher recipients and others did not receive vouchers. The authors match each voucher recipient with five nonrecipients with the closest propensity scores based on many characteristics, including earnings and employment in the previous 5 years. Difference-in-difference estimators are used to produce the results from this sample.

Like Jacob and Ludwig, Abt et al. and Carlson et al. rejected a number of mechanisms through which voucher receipt has been hypothesized to affect earnings and employment. Abt et al. found little effect of voucher receipt on travel time to work or changed transportation mode (p. 107), finding a job through a neighbor (p. 110), or increased education and training (p. 117). Carlson et al. (pp. 136–137) found that voucher receipt has little effect on the type of neighborhood occupied. This leads Carlson et al. (p. 143) to attribute its negative effect on labor earnings and employment to the subsidy formula. Abt et al. (p. 128) attributed it mainly to the temporary disruption caused by searching for housing.

Several differences between the three studies should be mentioned. First, because the policy interest in work disincentive effects pertains to working-age, nondisabled adults, Jacob and Ludwig and Abt et al. restricted their main analysis to this group, and the preceding results refer to it. Carlson et al.'s main results are based on a sample that includes elderly and disabled adults, and the housing voucher program serves many such people. Their estimated work disincentive effects would have been larger if their analysis had been limited to working-age, nondisabled adults. This is clear from their own subgroup effects for different ages and Jacob and Ludwig's supplementary analyses for elderly and disabled (table 4).

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Second, the samples used by Abt et al. and Carlson et al. are likely to understate the average work disincentive effects of the housing voucher program across all recipients. About 80% of Abt et al.'s sample received TANF benefits at baseline (p. 24), and these benefits are included in the voucher program's countable income. The voucher subsidy is reduced by 30 cents for each additional dollar of countable income. For households without cash assistance, the program reduces the subsidy by 30 cents for each additional dollar of earnings. This is not the case for TANF recipients. TANF reduces its benefits with increases in the family's earnings. As a result, an increase in earnings does not lead to a reduction of 30 cents in the voucher subsidy for each additional dollar of earnings. In the extreme where the benefit reduction rate in TANF is 100%, increased earnings would have no effect on the housing program's countable income and hence its subsidy. If the benefit reduction rate in the cash assistance program were 50%, participation in the housing program would add 15 rather than 30% to the overall benefit reduction rate because a dollar increase in earnings would add only 50 cents to a housing program's countable income. Nominal benefit reduction rates in US cash assistance programs have typically ranged between 50% and 100%.[19] In short, housing assistance adds less to the overall benefit reduction rate of TANF recipients than other voucher recipients. Not surprisingly, Jacob and Ludwig (2012, table 4) found that voucher receipt has a much smaller effect on labor force participation of households that received TANF benefits at baseline.

This is much less of a problem for Carlson et al.'s analysis because their sample is based on receipt of TANF or food stamp benefits, and less than a 10th of this group participated in TANF. Unlike cash assistance, food stamp benefits are not included in the countable income that determines the generosity of the housing voucher subsidy. For households that receive food stamps and other in-kind assistance but not cash assistance, housing assistance adds 30 percentage points to their benefit reduction rate.

Unlike Jacob and Ludwig, Carlson et al. and Abt et al. found that the work disincentive effects fade over time, albeit at different rates. Carlson et al.'s results suggest that the fade-out takes more than 5 years; the Abt et al. results suggest 3 years. One obvious reason for the estimated fade-out of the effect of low-income housing assistance in these studies is that some households with housing assistance give it up each year. The fraction of these households that continue to receive housing assistance declines each year. Since the housing program's benefit reduction rate is no longer relevant to the households that have left the program, a fade-out in the estimated effect should not be surprising. The effect of the program on a person eventually fades out because the person does not remain in the program forever. Only the presence of other forces working in the opposite direction would prevent it.

[19] Abt Associates Inc. et al. (2006, p. 83) reported TANF benefit reduction rates in this range at their sites.

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Since the treatment groups in all three studies experience departures from the voucher program, the puzzle is why Jacob and Ludwig's estimated reduction in earnings and other effects get larger with the passage of time from initial receipt of assistance. One possible reconciliation is that the reduction in hours worked and the acceptance of a less challenging job that results from receipt of housing assistance and reduces a person's future wage rate are more important for people who don't participate in TANF. Whatever the explanation, Jacob and Ludwig argued that their more precise estimates give a better picture of the time path of the work disincentive effects.

HUD's programs of project-based rental assistance, namely, public housing and privately owned subsidized projects, have essentially the same subsidy formula as its housing voucher program. From the tenant's perspective, the subsidy is the difference between the market rent of its unit and 30% of its countable income.[20] Some arguments have been offered as to why different types of assistance with the same subsidy formula would have different effects on labor supply. However, the evidence indicates that they have very similar effects.

Jacob and Ludwig and Carlson et al. estimated differences between the work disincentive effects of housing vouchers and public housing and found these differences to be very small. Susin (2005) reached a similar conclusion for the three broad types of assistance using HUD's administrative records to identify the type of assistance received by SIPP households and propensity score matching of assisted with unassisted households to create a sample for analysis. He found that public housing tenants reduce their labor earnings about 17%, tenants in privately owned subsidized projects about 15%, and voucher recipients 14%. Although his sample size is modest (670 assisted households) and his data are not as well suited for the analysis as the data underlying the three preceding studies, the similarity of his results for the voucher program lends credence to his results for the other types of assistance. Olsen et al. (2005) also found small differences in the work disincentive effects of the different types of assistance based on a large random sample of recipients throughout the country (about 150,000 households) from HUD's administrative records for 1995 through 2002 and difference-in-difference estimation. These records contain information on the earnings of each household before it enters the program.

Newman et al. (2009) used methods similar to Susin's methods to match unassisted female-headed households with children in the Panel Study of Income Dynamics (PSID) to similar households living in subsidized housing projects (116 families in public housing and 207 in privately owned subsidized projects). Their point estimates indicate a consistent pattern of work disincentive effects for both types of projects (18 out of 21 for public housing and 17 out of 21 for private projects). They cannot reject the null hypothesis of

[20] Although the benefit reduction rate is the same for all, the formula is different for different households because they live in units with different market rents.

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no effect at the usual levels of significance in most cases, but the point estimates for the reduction in labor earnings for public housing range from 12% to 29%. The high numbers refer to the early years before much attrition occurs. In those years, the hypothesis of no difference is rejected at the 5% level of significance. For private projects, the effects are much smaller.

Anil et al. (2010) estimated the effect on employment of demolishing public housing projects and offering each occupant a housing voucher or a vacant unit in another public housing project. The projects demolished are usually large projects in poor condition located in neighborhoods with high poverty rates. Unlike MTO, remaining in the current project is not an option. They found that this reform leads to higher employment rates for the former residents of these projects.

Despite being the largest and fastest growing US housing program, there is no evidence on the effects of the LIHTC on labor earnings and employment. Some households served receive subsidies from other programs that limit their rent to 30% of their adjusted income. Presumably, the work disincentive effects for these households would be similar to those in HUD programs with this feature. Other occupants pay a rent that does not depend on their income. The tax credit program almost surely has a much smaller effect on their labor earnings and employment.

The previous studies provide a clear picture of the effects of housing programs on the labor earnings and employment of adults in recipient households. Good evidence on the effects of low-income housing programs on the adult earnings and employment of children in recipient households is scarce. Given the motivations for welfare assistance, this is a serious gap in knowledge.

Based on information in the PSID-Assisted Housing Database about children who were 10–16 years old between 1968 and 1982 and young adults between 1978 and 1993, Newman and Harkness (2002) found that additional years spent in public housing as a child (as opposed to receiving no housing assistance) increased their labor earnings and employment as adults. This evidence does not necessarily argue for public housing or housing assistance in any form. The same amount of money devoted to cash assistance might have had the same effect on earnings and employment. Assistance more targeted on these outcomes would surely have still larger effects (Jacob et al., 2014).

Many people have believed that different housing programs would result in different adult earnings for children in recipient households because they induced recipients to live in different neighborhoods. Indeed, this belief was an important motivation for MTO. Oreopoulos (2003) used data on the random assignment of families to different public housing projects in Toronto to study the effects of neighborhoods on the adult labor market outcomes of the children in these households. He found that neighborhood characteristics have little effect on the adult earnings, unemployment likelihood, or welfare participation of these children.

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14.3.4.9 Participation in other welfare programs

Most households eligible for low-income housing assistance in the United States are eligible for other welfare programs such as food stamps and TANF that reduce their benefits with increases in household income. Because they are closely related, many who study the effects of housing programs on labor earnings also study their effect on participation in other welfare programs. The simplest standard model of labor supply helps explain why an offer of housing assistance will make it attractive for some who would otherwise choose not to participate in other welfare programs to reduce their earnings sufficiently to participate in these programs. The offer of housing assistance will also overcome any fixed stigma cost of accepting welfare for some households. The best studies find that low-income housing assistance does induce its recipients to participate in other welfare programs at higher rates. For example, Jacob and Ludwig found that voucher usage increases the TANF participation rate by 15%. Abt Associates Inc. et al. (2006) also found large effects.

A separate question is the effect of housing assistance as a child on welfare program participation as an adult. Standard theory does not have an unambiguous implication about this matter. Based on information in the PSID-Assisted Housing Database on children who were 10–16 years old between 1968 and 1982 and young adults between 1978 and 1993, Newman and Harkness (2002) found that additional years spent in public housing as a child (as opposed to receiving no housing assistance) decreased their participation in welfare programs as an adult.

14.3.4.10 Children's educational outcomes

Older research on low-income housing programs focused primarily on their effects on consumption bundles broadly conceived and the dollar benefit to recipients of changes in them. Recent research has paid increasing attention to consequences of the changed consumption patterns such as educational outcomes of children in assisted households.

Arguably, the primary mechanism through which housing assistance would affect the future labor earnings of the children in recipient households is through its effects on their education. Despite the reduced earnings of adults in the household, housing assistance typically provides their children with better housing and greater consumption of other goods. Both should improve school performance. Housing assistance also provides a better neighborhood for some and a worse one for others with mixed effects on educational outcomes.

The best evidence on the effect of an individual program on educational performance comes from the voucher evaluation. Abt Associates Inc. et al. (2006, exhibit 6.5) found little effect of receipt of a housing voucher (compared with no housing assistance) on education outcomes. The estimated coefficients indicated a mix of small positive and negative effects for its 11 measures. Only one was statistically significant. The results

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indicated that children in voucher households were 12 percentage points more likely to have repeated a grade. This might have resulted from transferring to a school with higher standards.

The evidence for subsidized housing projects is not as compelling. Based on information in the PSID-Assisted Housing Database on children who were 10–16 years old between 1968 and 1982 and young adults between 1978 and 1993 and two-stage IV estimation, Newman and Harkness (2000) could not reject the hypothesis that residence in public housing as a child had no affect on the educational attainment at age 20. They found similar results for duration of residence in public housing and the stage of childhood when the child lived there. The results were slightly more positive for occupants of privately owned subsidized projects. Using the data and methods described in discussing their results for housing consumption, Currie and Yelowitz (2000) got somewhat more positive results for public housing. They found that occupancy of public housing in 1992–1993 leads to lower probability of being held back in school, especially for boys and blacks. The Johns Hopkins Longitudinal Study of the Effects of Housing on Health and Social Adjustment (described in more detail in Section 14.3.4.11) found that a large improvement in housing conditions combined with a modest increase in expenditure on other goods resulting from moving into a new public housing project in the same neighborhood had a tiny effect on the academic achievement of children in the household (Wilner et al., 1962). Since the improvement in housing was from a base of bad housing by the standards of the 1950s, this strongly suggests that the better housing resulting from housing assistance today would have little effect on educational outcomes for most current recipients.

Finally, Jacob (2004) produced unusually credible estimates of the difference in the effect of public housing and housing vouchers on children's educational outcomes based on data from a natural experiment in Chicago. During the period of the analysis, the Chicago Housing Authority closed some, but not all, buildings in a number of large housing projects in preparation for their redevelopment. Displaced families were offered the option of a housing voucher or a vacant unit in another public housing project. Although some families in other buildings received vouchers through the normal process of reaching the top of the voucher waiting list, displaced families were much more likely to get them. Jacob used occupancy of a building slated for closure as an explanatory variable in regression models explaining the ITT effects on seven educational outcomes of the closures (with their associated alternative subsidies) compared with continuation of the current system, and he used it as an IV in estimating the TOT effect of public housing relative to housing vouchers. The results are based on data from the administrative records of the housing authority and city school system for 10,556 students living in 73 buildings in 9 projects. It includes information for the years before and after the closures were announced. The analysis focuses on children less than 14 years old at the time of the closure announcement. Jacob found that neither the closures nor living in public

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housing had much effect on education outcomes. A supplementary analysis suggests why. Neither had much effect on the quality of schools attended as judged by student performance on a standardized math test.

14.3.4.11 Recipient health

The argument that better housing would lead to better health for its occupants and others who come into contact with them was influential in debates over the establishment of low-income housing programs and is still heard today in the United States despite the large improvements in the condition of the unsubsidized housing stock. However, high-quality evidence about the effect of particular low-income housing programs on the health of occupants is rare; good evidence about its effect on others is nonexistent.

A forgotten classic called the Johns Hopkins Longitudinal Study of the Effects of Housing on Health and Social Adjustment provides the best evidence on this matter (Wilner et al., 1962). This study collected many health outcomes for two groups of about 1300 people apiece every 2 months for several years in the mid-1950s. Initially, all were on the waiting list for public housing in Baltimore and lived in the same neighborhood. The control group remained in unsubsidized housing over the period covered. The treatment group moved to a newly built public housing project in the same neighborhood. Each family in the treatment group was matched with a family on the public housing waiting list based on many characteristics including previous health. The public housing project provided substantially better housing (Wilner et al., 1962, pp. 24–26). For example, about 30% of the units occupied by members of the control group did not have bathing facilities in the unit and 25% had rats. The public housing units had neither problem. Beyond an initial period when the children who moved to public housing experienced worse health outcomes, the broad pattern of the results suggests that the substantial improvement in housing conditions led to better health. However, the estimated magnitudes of these effects were usually small, and few were statistically at the 5% level. Since the improvement in housing was from a base of bad housing by the standards of the 1950s, this strongly suggests better housing from current bad housing in developed countries today would have even smaller effects on health outcomes. Few studies have the internal validity of this study. However, it applies to the households that moved into a single low-income housing project in Baltimore.

The best recent study of health effects of programs that subsidize the operation of housing projects is based on data from the Fragile Families and Child Wellbeing Study that collected information between 1998 and 2000 for a random sample of mothers with newly born children. Some, but not all, lived in a subsidized housing project. Using a variety of recalcitrant IV for living in a housing project, Fertig and Reingold (2007) were unable to detect a pattern of significant health effects for this type of housing assistance. For the reasons mentioned in the discussion of Currie and Yelowitz's study, these results surely refer to a mix of public housing and privately owned subsidized projects.

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Information about the type of housing assistance received was obtained by asking recipients, and evidence indicates that many are unable to distinguish between the two broad types of project-based assistance.

Abt Associates Inc. et al. (2006, exhibit 5.5) found mixed results for the effect of housing vouchers on its limited self-reported health measures. However, none of the estimated effects are statistically significant at the usual levels.

14.3.4.12 Household composition

The effect of housing assistance on household composition has played little role in housing policy research or debates in the United States. The voucher evaluation produced striking results that might increase interest in this matter. Abt Associates Inc. et al. (2006, exhibit 5.3) discovered that about 18% of the people on the waiting lists for housing vouchers lived with others at some point in the prior year, usually young mothers with children living with their parents or other relatives. When offered assistance, they chose to live independently. Voucher receipt reduced the number of families that shared housing with others by about 22 percentage points. It also reduced the mean size of the household by almost three quarters of a person and the number of intergenerational households by 20 percentage points (Abt Associates Inc. et al., 2006, exhibit 3.10). Ellen and O'Flaherty (2007) produced similar results for public housing as well as the housing voucher program.

14.3.4.13 Effects on neighbors of assisted households

The impact of low-income housing projects and families with housing vouchers on neighborhoods has been a perennial issue in popular debates over housing policy. The popular view is that they make their neighborhoods worse places to live, primarily because they bring less desirable people into the neighborhood. However, there are other reasons to expect subsidized projects or housing vouchers to improve neighborhoods in certain circumstances (Ellen et al., 2007, pp. 263–264). A new subsidized project built at low-density in a neighborhood with the worst housing and poorest families would almost surely make that neighborhood a more attractive place to live for many years after its construction.

If a housing project makes its neighborhood a better or worse place to live, this would be reflected in neighborhood property values. Early studies of this matter were limited to a small number of projects in a single city or based on crude methods and data.[21] With one major exception, recent studies have also been limited to a single city or metro area. However, the best have assembled impressive data sets and used superior methodologies to analyze them. As a result, we have much better information about the effects of different housing programs on the neighborhoods of their participants.

[21] Galster et al. (1999a, chapter 4) provided a review of this literature.

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In a precursor to the recent studies, Lee et al. (1999) studied the effects of all major urban rental housing programs in Philadelphia. Regressing the sales price of single-family units on the number of assisted rental units of each type within a fourth and an eighth of a mile and demographic, housing, and amenity variables, they found small positive effects on neighboring property values on average for some programs and small negative effects for others.[22]

Galster et al. (1999b) refined Lee, Culhane, and Wachter's methodology in a study of the effect of housing voucher recipients on neighborhood property values. The voucher program serves primarily the very poorest households (more than 75% have incomes less than 30% of the local median), and it creates strong incentives to occupy a dwelling unit with about median rent. Therefore, voucher recipients could move into neighborhoods populated largely by families with much higher incomes. However, the evidence indicates that they don't typically do that. Because most voucher recipients move to neighborhoods that are only slightly better than their initial neighborhoods, their effect on neighborhood property values is likely to be modest in most cases.

Galster, Tatian, and Smith's study uses panel data from Baltimore in the mid-1990s on the sales prices of single-family units, their characteristics, and the number of rental buildings and units within certain distances of them that house voucher recipients. To account for the difference between the unobserved characteristics of the neighborhoods of single-family units that affect both sales prices of houses and the number of voucher recipients who end up in the neighborhood, the regression model distinguishes between neighborhoods that do and do not attract voucher recipients at some time during the period studied. They found statistically significant effects of the occupancy of units by recipients of housing vouchers on neighborhood property values. However, the direction of the effect depends on the nature of the neighborhood and the concentration of program participants in it, and the magnitudes are relatively small in most cases. Because they used sample selection criteria that ruled out more than 98% of the buildings with voucher recipients, it is not clear whether these results generalize to the entire voucher program in Baltimore at that time. The regression models also involved restrictive assumptions about the changes in property values over time that have been relaxed by others in later work.

Using the same methodology, Santiago et al. (2001) found a modest positive effect on neighborhood property values of Denver's dispersed public housing program in most cases. Under this program, the Denver Housing Authority purchased single-family houses, duplexes, and small multifamily buildings throughout the city and rented them to people on the public housing waiting list. In assessing the results, it is important to

[22] They incorrectly assumed that the Federal Housing Administration (FHA)-assisted units in their data are owner-occupied units. In fact, these are units in privately owned subsidized rental projects under programs such as Section 221(d)(3) and 236 whose mortgages are insured by the FHA. Therefore, their results don't pertain to homeownership programs.

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recognize the program's unique features. These sites were required to be highly dispersed, their occupants were selected for their good behavior, and the housing authority followed a strict inspection and maintenance policy for these units.

In a well-designed study that contains important refinements of Galster, Tatian, and Smith's methodology and is based on an impressive data set for New York City, Schwartz et al. (2006) found substantial positive effects on neighborhood property values of a collection of subsidized construction and rehabilitation programs that constituted the city's ambitious 10-Year Plan for neighborhood revitalization of its most distressed areas. This result arguably illustrates the importance of the location of subsidized projects. In a similar study with New York City data, Ellen et al. (2007) found that the major federal housing construction programs have not typically led to reductions in neighborhood property values and in some cases increased them. Using the same data set, Ellen and Voicu (2006) found that projects developed by nonprofit organizations have a more positive effect on neighborhoods than those developed by for-profits.

One concern about these results is that they apply only to New York City. This city has one of the country's most regulated housing markets. For example, it has a moderate form of rent control. Baum-Snow and Marion (2009) provided some evidence that the results apply to other parts of the country. They used RD methods and national data to study a variety of effects of LIHTC projects on neighborhoods. Like Ellen et al. (2007), they found that the construction of subsidized housing projects increases neighborhood property values in declining neighborhoods. In stable and gentrifying areas, they found no effect.

To understand why subsidized housing projects have not usually reduced neighborhood property values, it is important to recognize the ability of local political bodies to influence their location. For public housing, they have had veto over location. For privately owned subsidized projects, they could exert considerable influence through local land use regulations, for example, through granting variances from zoning ordinances. Due to neighborhood opposition, projects are rarely built in the best neighborhoods or indeed in any neighborhood with more attractive housing. It is also important to recognize the incentives facing developers of privately owned subsidized projects. For example, the largest program (LIHTC) provides a much larger subsidy to projects in census tracts where more than half of the households have incomes less than 60% of the local median.

Rossi-Hansberg et al. (2010) recently developed a novel approach for estimating the effects of housing improvements on nearby land prices and applied it to a unique program in Richmond, Virginia, that provided concentrated housing assistance in a few small areas. The funds to support this program came primarily from HUD block grants to state and local governments, namely, the Community Development Block Grant and the HOME Program. These programs permit a wide variety of different types of housing assistance, for example, loans at below-market interest rates to owner-occupants to

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rehabilitate their houses and subsidies to selected developers to build new units to rent or sell to low-income households. The authors did not attempt to estimate the effects of different types of assistance. Indeed, they didn't report the mix of types used in the program studied. Although the paper combines high-quality theoretical and empirical analysis, the estimated effects of the program seem implausibly large. In three of the four sites, the estimated increase in land prices within 3500 feet of the heavily subsidized areas was five to seven times larger than the amount of the housing subsidies. In the other site, it was twice as large. The authors recognize several possible culprits and explore them to the extent possible with the readily available data. The leading candidate is that nearby structures were improved in ways that could not be detected with their data and that this might have led to the large estimated effects on land prices. The improved appearance of the neighborhood resulting from the concentrated housing subsidies might have induced families with higher incomes to move into the areas and these people might have demanded better housing.

The methodology used in all studies is based on the assumption that subsidized housing projects have no effect on property values in other neighborhoods. In essence, the authors obtain their results by comparing changes in property values in the neighborhoods of subsidized projects with the changes that occur in other initially similar neighborhoods. A positive estimated coefficient of the variable in the hedonic equation indicating that the property sold is in the neighborhood of a subsidized housing project leads the authors to conclude that housing projects have made their neighborhoods better places to live. The problem with this conclusion is that the authors would have gotten the same estimated coefficient if these housing projects had no effect on neighboring property values and reduced property values in other neighborhoods by the magnitude of this coefficient. In this case, the usual interpretation of the results would be completely reversed. Obviously, there are infinitely many other combinations of changes in property values in the neighborhoods of subsidized projects and other neighborhoods that would yield the same coefficient in the hedonic regression equation. What this coefficient really identifies is the difference between the effects of subsidized housing projects on property values in the two types of neighborhoods. To get their conclusion from their evidence, the authors implicitly assume that subsidized housing projects have no effect on property values in neighborhoods without these projects.

There are several reasons to object to this assumption. First, some households that moved into the subsidized housing projects previously lived in other neighborhoods, and their moves decreased the demand for housing in these neighborhoods. Second, some households that lived in the neighborhoods of the subsidized housing projects right before they were built would be forced to move because their units were torn down in order to build a new project. Others from the neighborhood that didn't move into the subsidized project would want to move to another neighborhood if the subsidized housing project makes their initial neighborhood a sufficiently better or worse place to live. In

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equilibrium before the construction of a subsidized housing project in their neighborhood, each household has chosen a dwelling unit and neighborhood with the utility maximizing combination of characteristics given the household's preferences, income, and the equilibrium prices of housing units with each combination of characteristics. If subsidized housing projects change the desirability of neighborhoods, initial residents will no longer be in equilibrium at the initial prices. The movement of these households will lead to changes in property values in other neighborhoods. Baum-Snow and Marion (2009) produced results consistent with this reasoning. They found that LIHTC projects increase neighborhood turnover among homeowners.

One important issue that hasn't been studied is who gains and who loses if a subsidized housing project improves a neighborhood. A popular view is that it is the people living in the neighborhood when the project is built. However, economic theory suggests that the primary beneficiaries of neighborhood upgrading are the owners of nearby properties. As a result of zoning laws, much of the housing surrounding subsidized housing projects is surely rental. If a newly built subsidized project makes the neighborhood a more attractive place to live, the owners of this rental housing will charge higher rents and the value of their property will be greater. Since the occupants of this rental housing could have lived in a nicer neighborhood prior to the project by paying a higher rent, they are hurt by its construction. The poor in the project's neighborhood will benefit from the neighborhood upgrading only to the extent that they own the property surrounding the project or move into the project.

Low-income housing programs affect the desirability of neighborhoods in part by changing the people who live in them. One of the most contentious issues in popular debates over housing policy is the extent to which the movement of subsidized households into a neighborhood increases crimes against its initial residents. This is one mechanism through which housing programs could affect neighborhood property values. Several recent articles shed light on this matter.

Using a panel of annual data from 1996 to 2008 at the census tract level for 10 large cities, Ellen et al. (2012) found a negligible effect of an additional voucher recipient in a neighborhood on the total number of crimes as well as property and violent crimes separately. Because most voucher recipients move to neighborhoods that are only slightly better than their initial neighborhoods, this is not surprising. The results also indicate that an additional unit in a public housing project has a similar effect as an additional voucher recipient. Because the mean number of households in a public housing project is about four times the mean number of voucher recipients in a census tract, a single public housing project in a census tract would typically have a much larger effect on the crime rate in that census tract than the housing voucher program. In the 10 cities involved in this study, the census tract with the most public housing units served about 6500 families in public housing projects. The census tract with the most voucher recipients served about 350 recipients.

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Stimulated by a magazine article that received considerable attention in the popular press, Popkin et al. (2012) focused on the effects of voucher recipients who were displaced from public housing on violent and property crime rates in their destination neighborhoods. When their buildings were demolished or substantially rehabilitated, public housing tenants are offered the option of a housing voucher or a vacant unit in another public housing project. The authors also consider the effects of other voucher recipients on crime rates. This study used quarterly census tract data over 8–10 years in Atlanta and Chicago, the two cities with the largest public housing transformation efforts. Both demolished most of their public housing units. With a lag, the land was typically used to build new, often mixed-income, housing at lower density. Popkin et al. used separate methods for estimating the effects on crime in the census tracts of the demolished public housing units and other census tracts. Like Ellen, Lens, and O'Regan, they found that regular voucher recipients have negligible effects on crime rates in their destination neighborhoods. Voucher recipients who are forced to relocate from public housing projects have positive effects on neighborhood crime rates that are an order of magnitude larger. Their evidence indicates that the crime rate increases at an increasing rate with the number of relocated voucher recipients moving into the census tract. In the census tracts where public housing projects were redeveloped, crime rates fell markedly. The net effect was a small overall reduction in crime rates.

Freedman and Owens (2011) studied the effect of LIHTC projects built in qualified census tracts on the major types of violent and property crimes in their counties.[23] As mentioned earlier, qualified census tracts are areas with unusually large numbers of the poorest families where tax credit developers receive substantially greater subsidies. Using a panel of national data from 2000 to 2007 and two-stage least squares estimation with the fraction of the county population in a qualified census tract as an instrument for the number of tax credit units in qualified census tracts, they found that additional tax credit units in these areas reduce robberies and increase motor vehicle thefts. The effects on other types of crime are statistically insignificant at the 5% level. Since they found that tax credit development in these census tracts is largely at the expense of tax credit development elsewhere in the county, these are mainly the effects of the location of the projects. The magnitudes of the effects are substantial. For example, an additional tax credit project of mean size (about 75 units) located in a qualified census tract rather than elsewhere in its county is estimated to reduce the county robbery rate by 10.5% and increase motor vehicle thefts by 4.7%.[24] However, based on their results and estimates of the effect of police spending on crime from other studies, they concluded that the same reduction in robberies could be achieved by spending on police a small fraction of the additional subsidy provided to tax credit developments in qualified census tracts.

[23] In the United States, the average county has 24 census tracts.

[24] Our thanks to the authors for providing these additional results.

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To understand the effects of tax credit projects on their neighborhoods, it is important to keep two things in mind. First, tax credit projects often involve tearing down residential structures of very low quality occupied by families with very low incomes. Some of the displaced families surely move to another county. Second, tax credit projects that are not renovations of subsidized projects built under other low-income housing programs serve families with incomes about twice as high as the families served by the other programs (GAO, 1997, p. 146). Therefore, many tax credit projects surely increase neighborhood income.

14.3.4.14 Market prices

The belief that housing vouchers would lead to higher rents for unsubsidized low-income households has been influential in housing policy debates since the debate over the creation of the public housing program in the 1930s. To resolve disagreements about this matter, the US Congress authorized the largest social experiment in the country's history. EHAP's Housing Assistance Supply Experiment (HASE) operated entitlement housing allowance programs in the Green Bay and South Bend metropolitan areas. This study found little effect of housing allowances on the market rents of units of any type (Rydell et al., 1982; Lowry, 1983). For units that were significantly below standards prior to the experiment, rents fell slightly. For modest units meeting the standards or falling slightly below them, rents rose slightly. A careful reassessment of the HASE evidence reached the same conclusion (Mills and Sullivan, 1981). In a paper that calibrates the Anas and Arnott general equilibrium model of the housing market with data from Los Angeles, San Diego, San Francisco, and Sacramento, Mansur et al. (2002, table 4) got similar results for the effects of an entitlement program that would provide a cash subsidy to all renters in the lowest income quintile.

If an entitlement housing allowance program for which 20% of households were eligible had no discernible effect on housing prices, it is reasonable to conclude that existing tenant-based programs have little effect. A more recent study concludes that the housing voucher program has increased rents of low-quality housing by an average of 16% (Susin, 2002). This conclusion is inconsistent with the HASE results and the clear implications of standard economic theory.[25] In the absence of vouchers, their recipients would occupy the least desirable housing. Vouchers enable these households to occupy rental units of average quality. Hence, additional vouchers will decrease the demand for low-quality housing and increase the demand for average quality rental housing. If vouchers affect the price of rental housing, their introduction should, in the short run, decrease the price of low-quality housing and increase the price of average quality units. Using data from the same source as Susin (the American Housing Survey) but a different methodology, Eriksen and Ross (forthcoming) got results that accord with these theoretical

[25] Olsen (2003, pp. 421–422) offered a possible explanation for Susin's results.

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expectations. In the short run, additional housing vouchers drive down market rents of the least desirable units and increase the rents of units of about average desirability by modest amounts. These price effects are somewhat greater in markets with the least elastic housing supply.

The belief that subsidized construction programs would lead to lower rents for unsubsidized low-income households has also been influential in US housing policy debates. Olsen (2007b, p. 622) explains why this belief is inconsistent with the standard assumptions of economic theory in the long run and not an implication of these assumptions in the short run. In the simplest economic model of competitive markets, all firms that supply a good are identical in the long run and the long-run equilibrium market price is equal to the minimum long-run average cost of production. If subsidized construction programs increase housing output and decrease output of other goods when account is taken of both the subsidies and taxes needed to fund them, they lead to increases in the prices of inputs that are used most heavily in the production of housing relative to other goods and decreases of the prices of inputs used least heavily in the production of housing. The net effect of these changes in input prices is to increase the minimum long-run average cost of production of housing services and hence its long-run equilibrium market price. This is the standard explanation for an upward sloping long-run supply curve for a good. So subsidized construction programs lead to an increase in the long-run equilibrium price of housing services facing unsubsidized households. In the short run, subsidized construction programs decrease both demand and supply in the unsubsidized housing market. This gives us no reason to believe that these programs decrease the market price of housing services. However, no one has attempted to produce evidence about this matter.

A comprehensive analysis of the effects of the voucher program on market prices would consider not only housing prices but also the prices of other goods. If a housing voucher program (or indeed any housing program) does increase the consumption of housing services by recipients more than it decreases housing consumption by taxpayers thereby increasing total housing consumption, it must reduce the demand for nonhousing goods and hence their market prices unless the supply curves for all other goods are perfectly elastic. Taxing some people to provide housing assistance to others does not enable the economy to produce more of all goods. The changes in market prices of housing and other goods will benefit some consumers and hurt others. The change in the pattern of output will also lead to increased demand for some inputs and decreased demand for other inputs with resulting changes in input prices and hence gains to some and losses to others. To the best of our knowledge, these effects of housing programs have never been studied.

14.3.4.15 Crowding out of private provision

Many people with great influence on housing policy hold the simplistic view that subsidized construction programs add one unit to the housing stock for each unit built and

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housing vouchers have no effect on the size of the housing stock, and these views are influential in leading them to support a very cost-ineffective approach to providing housing assistance. Murray (1983, 1999), Malpezzi and Vandell (2002), Sinai and Waldfogel (2005), and Eriksen and Rosenthal (2010) showed how far this simplistic view is from reality. They found very substantial crowding out of private provision by construction of subsidized projects, well above 50% in almost all studies and close to 100% in others. The results differ somewhat across studies in part because some deal only with the crowd out of unsubsidized new construction and others account for withdrawals of existing units from the housing stock.

A more sophisticated view is that new construction programs will increase the number of housing units, albeit not one for one, and that tenant-based housing vouchers will have little effect on the housing stock. However, as Murray (1999) had pointed out, all subsidized housing programs lead to an increase in the number of dwelling units by increasing the demand for distinct units. The offer of housing assistance of any type induces individuals and families living with others to live in their own units. Abt Associates Inc. et al. (2006, pp. 23, 76) indicated that about 26% of the families on the housing voucher waiting list were living with friends or relatives and 2% were living in a homeless shelter or transitional housing, and voucher usage resulted in corresponding decreases in these numbers. Since doubling up and homelessness are more common among the poorest households, the programs that serve the poorest households will have the greatest net effect on the number of housing units. The voucher program serves somewhat poorer households than public housing and much poorer households than privately owned subsidized projects as judged by *per capita* household income (Olsen, 2003, p. 393). Consistent with this explanation, Sinai and Waldfogel (2005) found that tenant-based vouchers lead to a larger increase in the housing stock than construction programs. This same phenomenon could explain the difference that Murray (1983, 1999) found in the extent to which public housing and privately owned projects crowd out unsubsidized construction. At the time of his data, public housing served much poorer households than private projects (Olsen and Ludwig, 2013, table 8.2). It also explains Eriksen and Rosenthal's finding of almost complete crowd out for the LIHTC. This program serves families with much higher incomes than the other programs.

14.3.4.16 Miscellaneous

Other research that does not deal directly with the performance of particular low-income housing programs provides important insights for housing policy development. The MTO research that focuses generally on the effects of living in a low-poverty neighborhood is in this category. It is relevant for decisions about the extent to which housing policies should promote economic integration. Another recent example is research confirming that the filtering process works well to supply housing to low-income households

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(Rosenthal, 2014). This is relevant for decisions about the extent to which housing policies should rely on housing vouchers versus subsidized construction. A few studies such as Early and Olsen (2012, section 4) have estimated important effects of fundamental reforms of the current system designed to eliminate its substantial inefficiencies, inequities, and bias against homeownership.

14.3.5 Conclusion

The existing evidence on the performance of low-income rental housing programs in the United States suggests a number of conclusions. All major housing programs have increased substantially aggregate housing consumption by recipients and almost all have increased significantly their consumption of other goods. Voucher recipients have lived in slightly better neighborhoods as a result of the program, occupants of privately owned subsidized projects in slightly worse neighborhoods, and occupants of public housing projects in noticeably worse neighborhoods. All programs have increased aggregate housing consumption more than would have occurred if each participant had been given an unrestricted cash grant equal to his or her housing subsidy. The net effect of these changes in consumption patterns is that housing programs have typically provided large benefits to their recipients. Although mean benefit has been large compared with mean recipient income, it has been small compared with the cost to taxpayers. The mean benefit has been less than 75% of the mean subsidy for programs that have subsidized the construction of housing projects and about 80% for vouchers. For vouchers, the cost to taxpayers has exceeded the subsidy by the modest administrative cost. For housing projects, the cost to taxpayers has been much larger than the sum of the subsidy and administrative cost. The mean benefit of each program studied varies inversely with income and directly with family size, but the variance in real benefits among similar households is large under most programs.

US low-income rental housing programs have induced adult recipients to earn 10–15% less on average, and they have induced recipients to participate in other welfare programs at higher rates. They have had little effect on the health of recipients or the educational outcomes of the children in these households. They have induced many families that would have lived with others in the absence of housing assistance to live independently.

Most existing studies find small positive effects on neighbor property values of some housing programs and small negative effects for others. The magnitude and direction of these effects depend on the type of neighborhood involved. Housing programs have had small effects on the rents of unsubsidized units that are not located near subsidized units.

The most important finding of the empirical literature from the viewpoint of housing policy is that tenant-based housing vouchers have provided equally good housing at a much lower cost than any type of project-based assistance that has been studied. This

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finding implies that a shift of all discretionary resources from programs of project-based assistance to tenant-based vouchers would enable us to provide several million additional households with adequate housing at an affordable rent without any increase in government expenditure.

Although important progress has been made over the past 15 years in understanding certain aspects of the performance of low-income housing programs, this review of the literature reveals many gaps and weaknesses in our knowledge.

For several large programs, there is little or no evidence on most aspects of performance. Evidence on the programs that have accounted for the bulk of additional housing assistance over the past 15 years is especially meager. There is no credible evidence about the performance of the HOME Investment Partnerships Program, a housing block grant to state and local governments that has existed for more than two decades and spends almost $2 billion a year. Due to the dearth of easily accessible data on the characteristics of the occupants of tax credit units and the nature of their housing and the abundance of data on the number of units built and their location, the limited research on the tax credit program has focused on a few aspects of its performance, primarily on its effects on the neighborhoods in which the projects are located and the extent to which it has crowded out private construction.

This survey also reveals a dearth of recent evidence on the performance of programs that no longer subsidize the construction of housing projects but continue to subsidize their operation. These programs account for about 40% of the budget for low-income rental housing assistance and serve a similar fraction of all recipients of this assistance. Evidence on their performance is important for making good decisions about discretionary expenditures on these programs.

There is no evidence about some potentially important effects of housing programs such as the consumption distortions that result from the method used to ration dwelling units in housing projects, namely, offering the family that reaches the top of the waiting list an all-or-nothing choice of a particular unit. Evidence on many other outcomes such as the health of recipients and the educational achievements of children in these households is sparse. Evidence on still other important outcomes is old and suffers from selection bias. As a result, we don't have good answers to key questions such as whether current housing programs lead to greater overall consumption of housing services than would result from unrestricted cash grants in amounts equal to the housing subsidy or taxpayer cost.

There is no recent high-quality evidence of the cost-effectiveness of different methods of delivering housing assistance such as discretionary expenditures on the LIHTC and HOME programs, renewals of use agreements with owners of privately owned subsidized projects, and public housing operating and modernization subsidies to guide the allocation of funds across programs. Evidence on this matter is particularly important because previous research suggests that cost-effectiveness in providing housing is the largest and most consequential difference in the performance of different housing programs.

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Because no studies in the past two decades and few studies before then compare the consumption patterns of recipients of housing assistance with what their consumption patterns would have been had they been given equally costly unrestricted cash grants, it is impossible to say whether current housing programs are consistent with their rationales. Do they induce recipients with the weakest taste for housing relative to other goods to occupy better units than would result from cash grants? Do they induce recipients with the strongest taste for housing relative to other goods to occupy worse units? Housing programs must have these outcomes in order to be consistent with their primary rationales. Our knowledge of the tangible external effects of low-income housing programs also leaves much to be desired. For example, what housing features generate the tangible external benefits? Without the answer to this question, it is impossible to design a cost-effective housing subsidy to address the external effect.

Although governments in many other countries play a much larger role in providing housing assistance to low-income households, the English-language literature about the performance of housing programs outside the United States is extremely modest.[26] It is possible that there is a plethora of excellent studies in the native languages of these countries, but we are skeptical. One problem that has dogged scholars studying the effects of low-income housing programs outside the United States is a dearth of data on detailed characteristics of housing units and their neighborhoods. It appears that other countries do not have a data set nearly as detailed as the American Housing Survey in these regards. This has made it difficult to disentangle the effects of the programs on the price as opposed to the quantity of housing services. Since different programs in the same broad category such as public housing can have very different structures in different countries, they might have very different outcomes. Indeed, due to differences in regulations of private markets across different countries, it is reasonable to expect some differences in the effects of identical programs across countries. For these reasons, research on the performance of the large housing programs outside the United States would contribute greatly to housing policy development in these countries.

The available empirical evidence has much to contribute to the design of housing policy reforms. However, the magnitude of the public expenditures involved argues for producing better information on which to base these decisions. Evidence based on recent data on the full range of major housing programs for low-income households is badly needed.

[26] The UN-Habitat's Adequate Housing Series (http://unhabitat.org/series/adequate-housing-series/) describes housing policies throughout the world. Whitehead and Scanlon (2007) provided a more detailed account for European countries. Bingley and Walker (2001), Gibbons and Manning (2006), Hills (1991), Laferrere and Le Blanc (2004), Le Blanc and Laferrere (2001), Lui and Suen (2011), and Wong and Liu (1988) analyzed some effects of a few of these programs.

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14.4. US HOMEOWNERSHIP POLICY

US housing policy can affect the homeownership rate directly through the tax system and indirectly though the mortgage market. The former includes the tax exemption for mortgage interest and local property taxes, the nontaxation of homeowners' imputed rental income, and tax-exempt bond financing (such as mortgage revenue bonds). Given that these topics have been covered extensively in the literature, we will focus on the impact US policy has had on the mortgage market and how this translates into changes in the homeownership rate.[27]

Many political leaders have argued for government policies to promote homeownership on the grounds that homeownership is the "American Dream." As Shaun Donovan, Secretary of HUD, recently put it in a White House blog, "owning a home was a symbol of responsibility and a source of security for millions of middle-class families across the country."[28] As such, homeownership has been actively promoted by the federal government, first by Presidents Hoover and FDR but most recently by Presidents Reagan, Carter, Clinton, George W. Bush, and Obama.[29] HUD's goal was to reach a 70% homeownership rate by 2006 (in fact it reached 69% in 2004).[30] Federal housing policy is based on the premise that the homeownership rate that results from market forces alone is suboptimal. We discuss justifications for promoting homeownership in Section 14.4.1.

US housing policy that is related to the mortgage market began as a direct response to the severe problems in the housing market brought on by the Great Depression. This is where our analysis begins and continues up to the recent financial and housing crisis. To provide context for our analysis, we present data on the US homeownership rate starting in 1890 in Section 14.4.2 and then a brief history of the role of the federal government in the mortgage market in Section 14.4.3.

We next address the issue of whether there is any causal evidence linking federal intervention in the mortgage market to homeownership rates in Section 14.4.4. This includes an analysis of whether the affordable housing goals as established in the CRA in 1977 and

[27] Hilber and Turner (2014) concluded that the existing literature finds little impact of the mortgage interest rate deduction on the homeownership rate, though they show that a positive impact occurs for higher-income households in MSAs with low levels of land use restrictions. Durning and Quigley (1985) and Benjamin and Sirmans (1987) showed that the subsidies provided to homebuyers through mortgage revenue bonds are capitalized into house prices and hence are not likely to have a significant impact on the homeownership rate.

[28] http://www.whitehouse.gov/blog/2013/08/06/promoting-american-dream-homeownership.

[29] Hardaway (2009, p. 46) says, "Although there appears to be a common perception that it was President Roosevelt's New Deal that first fostered the notion of home ownership as a national ideal, it was, in fact, Herbert Hoover who in 1932 pushed through the Federal Home Loan Bank Act of 1932, with the purpose of providing liquidity to mortgage lenders, creating a secondary market, and 'promoting home ownership.'"

[30] See Gabriel (2001).

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in the GSE Act of 1992 had any role in the recent financial crisis. One can think of a foreclosure as a loss of homeownership so we look at the role of federal and state policies that relate to foreclosure rates. We then analyze the effectiveness of the policies that the federal government enacted to ease the severity of the recent housing market/foreclosure crisis in Section 14.4.5. We end this section with a summary of our assessment of the empirical literature that evaluates state and federal interventions in the mortgage market (Section 14.4.6).

14.4.1 Justifications for promoting homeownership

Relatively speaking, US homeownership policy has not targeted low-income households so its justifications are different from those for low-income rental assistance. We now describe five rationales for homeownership that have appeared in the literature. First, positive externalities can justify policies that promote homeownership. These externalities include increased exterior maintenance, household and neighborhood stability, becoming more "vested" in maintaining local public goods, more civic engagement, and general increases in social capital (Green and White, 1997; DiPasquale and Glaeser, 1999; Coulson et al., 2003; Dietz and Haurin, 2003; Hilber and Mayer, 2009; Coulson and Li, 2013). It has been argued that neighborhood improvement that results from homeownership is particularly valuable in low-income areas (Shlay, 2006). There is also some evidence that homeownership also benefits children and these benefits are typically not fully internalized into homeownership decisions (Green and White, 1997; Boehm and Schlottmann, 1999; Harkness and Newman, 2003).

Second, another externality relates to the lack of information in thin markets. The argument is that originators base their decision to accept or reject a mortgage application based on the appraisal value of the home. Since appraisal values are based on comparables, the more transactions that occur nearby, the more accurate will be the appraisal. If the local market is thin, as it can be for low-income neighborhoods, appraisals will be measured with more error and this increased risk can lead originators to reject some marginal loans. By promoting transactions in the underserved areas, government action can help to overcome this lack of information (Harrison et al., 2002; Voicu et al., 2014).

Third, imperfections in the mortgage market can motivate government involvement. In particular, information asymmetries between borrowers and lenders can result in the classic lemons problem where only risky borrowers buy loans at interest rates that are too high for low-risk borrowers to participate in the market. This can justify the existence of government agencies that promote liquidity in the primary mortgage market. This seems to be particularly relevant during economic crises such as the Great Depression and the Great Recession. A second source of information asymmetry exists between mortgage originators and purchasers in the secondary market where originators have more knowledge about the quality of loans and have an incentive to sell the riskier loans. Again, this

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can result in illiquidity in the secondary market. Government involvement can promote liquidity in the secondary market, particularly during times of great financial distress (Glaeser, 2010).

Fourth, discrimination in the mortgage market can exist. This can result in credit not being extended to creditworthy borrowers because of unrelated characteristics such as race. As noted by Avery et al. (2005), extending credit to these underserved groups should result in an increase in profitable lending.

Fifth, for homeowners, housing is their largest asset. So house price appreciation is an important means for increasing household asset holdings, particularly for low-income households (Belsky and Duda, 2002; Boehm and Schlottmann, 2008; Herbert et al., 2014). Furthermore, paying down the mortgage principal can be seen as a savings mechanism that adds to home equity. Generally, this asset accumulation and savings are viewed as a positive outcome for the economy. Given that households do not fully internalize the value of homeownership as a means for asset accumulation, there is a role for government involvement.

For the most part, the net benefits of addressing these market imperfections have not been accurately measured, so whether federal involvement in the housing market has improved the situation from an economic standpoint is largely an open question. As previously mentioned, a primary and longstanding federal justification for promotion of homeownership is that it is the "American Dream." Based on this discussion, it is not clear that the federal interventions motivated by this belief have been welfare improving. Bearing this in mind, we focus on a thorough investigation of the empirical work examining the impact of federal intervention in the mortgage market on homeownership rates and the government response to the housing crisis in Sections 14.4.4 and 14.4.5.

14.4.2 The homeownership rate in the United States

The homeownership rate starting in 1890 is plotted in Figure 14.1. Figure 14.2 plots the annual rate starting in 1965 when information is available on a yearly basis. The homeownership rate was fairly steady (46–49%) between 1890 and 1930. It then fell by 5 percentage points as a result of the Great Depression and bottomed out at 43.6% in 1940. It then grew by an astronomical 11.4 percentage points over the next decade and by 6.9 percentage points between 1950 and 1960 to a rate of 61.9%. A fact that has gone unrecognized in much of the recent economics literature is that more than half of the overall increase over these two decades took place by the end of 1945 (Fetter, 2013b). The homeownership rate increased by only 1 percentage point between 1965 (63.0%) and 1994 (64.0%). It then steadily increased and peaked in 2004 at a rate of 69.0%. The ensuing housing crisis has resulted in a slow and steady decline to a rate of 65.1% in 2013, which erased most of the gain made in the previous 10 years.

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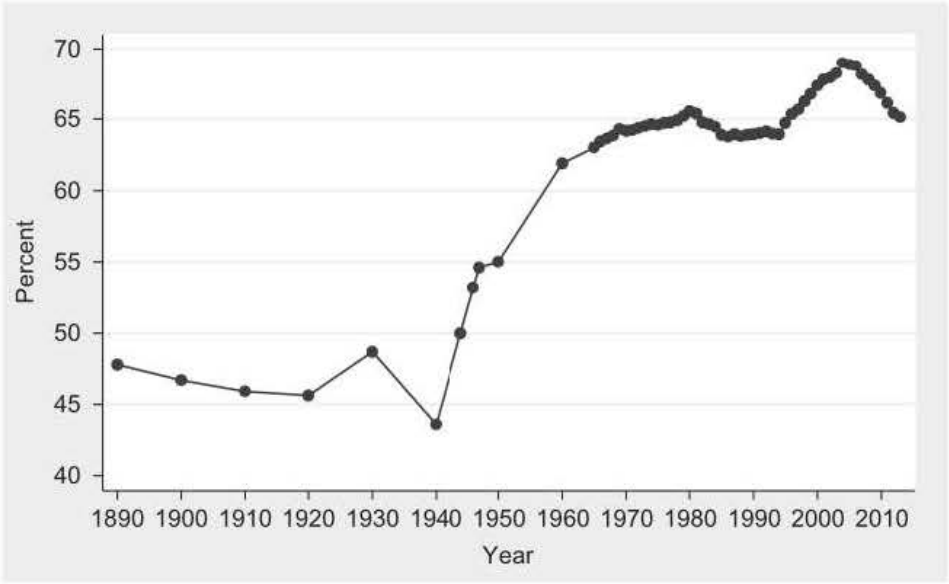


Figure 14.1 US homeownership rate: 1890–2012. *Source: National Historical Geographic Information System, US Census Bureau, and Fetter (2013a,b).*

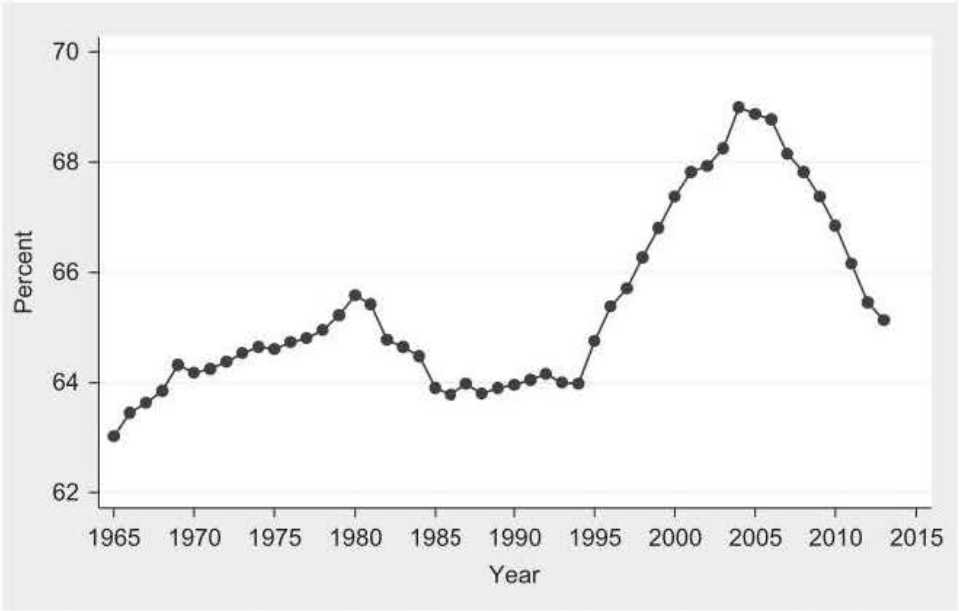


Figure 14.2 US homeownership rate: 1965–2013. *Source: US Census Bureau Housing Vacancy Survey.*

The black homeownership rate is estimated to be 24.6% in 1930 and 22.8% in 1940. The homeownership rate by race and ethnicity is given in Figure 14.3 for 1994–2013. There was actually a decline in the black homeownership rate between 1980 and 1995 before it rose by about 7 percentage points over the next 9 years, ending at its highest level

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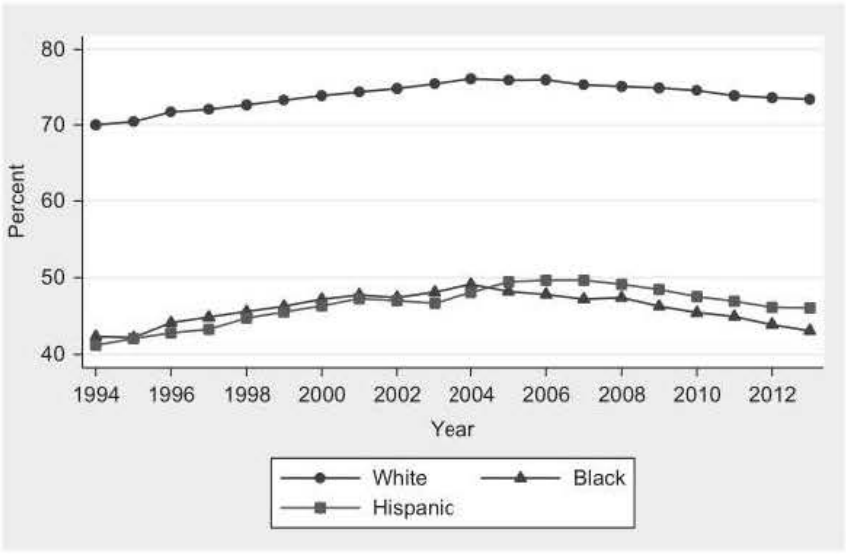


Figure 14.3 US homeownership rate by race/ethnicity: 1994–2013. *Source: US Census Bureau Housing Vacancy Survey.*

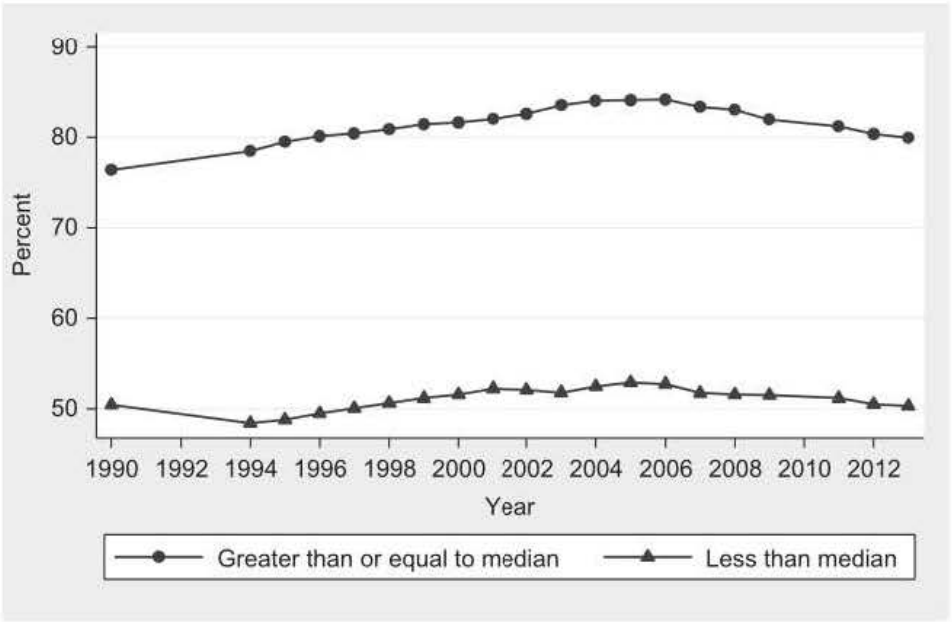


Figure 14.4 US homeownership rate by income: 1990–2013. *Source: US Census Bureau Housing Vacancy Survey and NHGIS.*

ever at 49.1% in 2004. It then declined by 6 percentage points to a level similar to what it was in 1990 but lower by about 1 percentage point than the level in 1980.

Figure 14.4 plots the homeownership rate by two income groups: those with family incomes below the median and those with family incomes greater than or equal to the

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median for 1990–2013. What is clear is that any attempt to increase homeownership for the lower half of the population in terms of family income has not been successful. First, note that the rate actually decreased from 50.4% in 1990 to 48.4% in 1994. Second, while the homeownership rate for the lower half did increase to 52.9% in 2005, it has fallen back to 50.3% in 2013—almost identical to the rate in 1990.

The question to answer is what role did the federal government play in determining the US homeownership rate? There are two means through which the federal government has promoted homeownership: the tax (and subsidy) system and the regulation, support, and participation in the mortgage market. We will focus on the latter, particularly as it relates to the recent financial crisis.

14.4.3 The history of the federal role in the mortgage market

The federal government involvement in the mortgage market has been a complex story that involves a dizzying array of agencies, programs, laws, and policies (and acronyms!). It has witnessed the evolution of the mortgage instrument from a short-term, nonamortizing, balloon payment product with low loan-to-value (LTV) ratios to the very complicated array of choices that exist today. This occurred during and potentially affected wide swings in the housing market including the recent financial/housing crisis. And as just discussed, this has all happened when there have been large changes in the homeownership rate in the United States. In order to fully understand the causal link between policies that are related to the mortgage market and the homeownership rate, it is crucial to provide a brief history of the federal role in the mortgage market. For example, to understand what part the GSEs may have had in the recent financial crisis and how this may have affected the homeownership rate, it is useful to have knowledge of their genesis and evolving role in the mortgage market.

This brief summary of the history of the federal involvement in the mortgage market starts in the early 1930s and covers through the recent financial crisis. We will then take up the government response to the financial crisis and its effectiveness in curtailing the resulting foreclosure problem later in this section. As just mentioned, the structure of the mortgage instrument has changed dramatically, and we provide a brief summary of its evolution in Section 14.4.3.1. Two facets of the mortgage market that have been viewed as important factors in the recent financial crisis are the efforts of the federal government to promote homeownership among low-income and minority households and the evolution of the mortgage market securitization process. We finish this section with a short discussion of their roles in the mortgage market before turning to an analysis of the causal impact of state and federal policies on the homeownership rate in the next section.

The federal government was compelled to intervene as a result of the devastating impact that the Great Depression had on the housing market. The Federal Home Loan Bank Act of 1932 and the Home Owners' Loan Corporation (HOLC) Act of 1933 were

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the first responses to the problems brought on by the Great Depression. The former created the Federal Home Loan Bank Board (FHLBB) that oversaw the system of 12 Federal Home Loan Banks (FHLBanks). The FHLBanks were owned by the savings and loan associations that joined the system. One purpose of the FHLBanks was to provide liquidity to the mortgage market; members of each FHLBank could borrow from the FHLBank at low rates. To become a member, individual savings and loan associations had to purchase stock in the FHLBank. In return, they gained access to the loans and received dividends based on the amount of stock they owned.[31] The Home Owners Loan Corporation Act established the HOLC to purchase and refinance distressed mortgages. This was in response to the high foreclosure rates that resulted from high real interest rates (due, in part, to deflation) and falling house prices during the Great Depression (Immergluck, 2009).

The bellwether policy was the National Housing Act (NHA) of 1934.[32] The NHA authorized the FHA insurance program that provided a government guarantee to home mortgages. Carliner (1998) pointed out that while this did bring support to the mortgage market, the original intention of FHA was to jump-start the housing construction industry.[33] One way the FHA could do this was to make it possible for more households to purchase homes by lowering the down payment requirement; typically, it was 50–60% and FHA lowered it to 25%. To get lenders to make these loans, the FHA insured them by charging borrowers an insurance premium that went into a fund to cover default losses (Green, 2014).

After a failed attempt to establish a private secondary mortgage market that would increase the willingness of lenders to make the FHA-insured loans for this relatively novel mortgage product, the federal government created the Federal National Mortgage Association (aka Fannie Mae) in 1938 to purchase these mortgages from banks (Jaffee and Quigley, 2013). Fannie Mae could borrow money in the capital markets at reduced rates since it had the backing of the federal government. Despite Fannie Mae's recent prominence, it was not initially a big holder of FHA-insured loans (which were held primarily by insurance companies; Carliner, 1998).

Government intervention in the mortgage market was expanded in the 1944 GI Bill of Rights. This created the Veterans Administration (VA) loan guarantee program for veterans and active duty servicemen as a benefit for military service, though the VA program was also seen as a way of stimulating the housing market (Green and Wachter, 2005). VA loans were capped (as were FHA loans) though the cap did increase over time

[31] See http://en.wikipedia.org/wiki/Federal_Home_Loan_Banks.

[32] The NHA also created the Federal Savings and Loan Insurance Corporation.

[33] von Hoffman (2012) pointed out that much of the federal housing policy was strongly influenced by two competing ideological groups: the "public housers" who believed in government-funded housing and the private housing industry who believed that the government's role should be to aid private business.

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($4000 in 1945 and $7500 in 1950). The big impact of the VA mortgage program was to lower the down payment needed for a loan. It substantially increased the presence of government programs in the mortgage market.

In 1940, FHA mortgages made up 13.5% of the mortgage market (in $ amount) and this increased to 24.7% in 1945, the year the VA loans were first offered. By 1951, the two programs accounted for 44.1% of the market with VA loans accounting for 59% of the dollar value of the loans of the two programs.[34] Starting at the end of this decade, there was a steady decline in the share of the market attributable to the FHA and VA such that by the end of the 1990s, they accounted for less than 15% of the total dollar value of mortgages (see Figure 14.5). Part of this decline was due to gradual concentration of FHA loans in the lower income segment of the population. This arose because of the federal push in the 1960s to better serve low-income families and minorities, because of the lowering of down payment requirements, and because the FHA loan limit did not keep pace with rise in house prices to the point that it only covered households with incomes below the area median income. The decline in FHA influence was also fueled by political opposition in the 1970s to the redistributional motives of the program. Furthermore, the FHA became a part of HUD in 1965, and reorganization of HUD in 1969 and 1970 had an adverse impact on the structure and organization of FHA (Vandell, 1995). Increased competition from private mortgage insurers and the GSEs also contributed to FHA's decline.

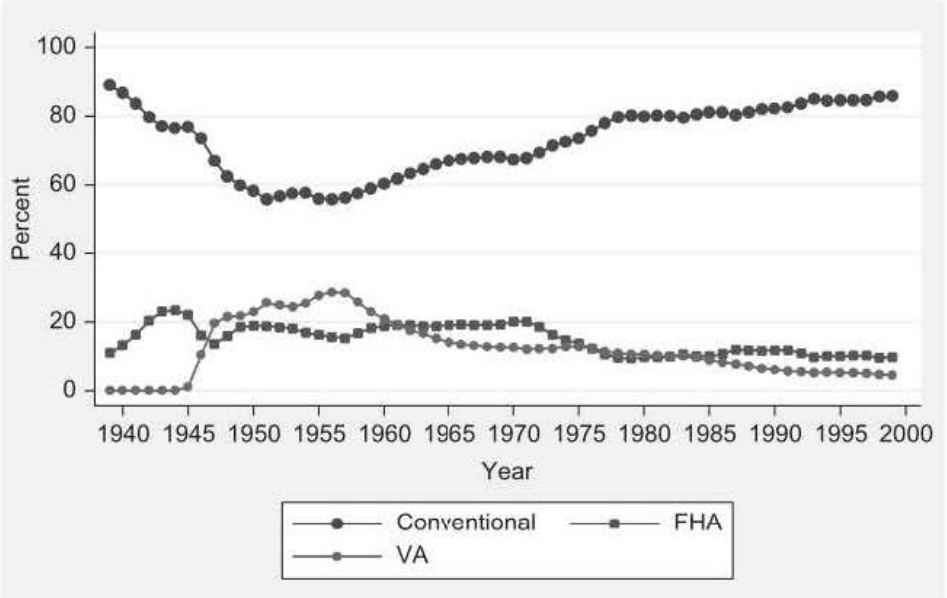


Figure 14.5 Total mortgage debt by type of mortgage written one-to-four nonfarm family homes: 1939–1999. *Source: Snowden (2006), Series Dc929–949.*

[34] This information comes from Chambers et al. (2013) who cited Grebler et al. (1956) as the source of the data.

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Historically, the FHA has been self-financing by charging enough for its mortgage insurance to cover costs. But it faced two periods of financial troubles that also added to its demise. In 1989, an independent review by Price Waterhouse found that FHA had been underpricing its mortgage insurance for a decade, and this led to a significant decline in the FHA's Mutual Mortgage Insurance Fund. A number of government actions, including the Cranston-Gonzalez National Affordable Housing Act, led to FHA regaining actuarial soundness by 1995 (Szymanoski et al., 2012). Seller funding of down payment "gifts" from nonprofit or charitable organizations to loans with inflated house prices that allowed the sellers to recoup their money was made to households with weak credit histories who ended up defaulting at high rates. This type of loan made up 30% of FHA loans in 2005–2007 (Szymanoski et al., 2012).

Low and steady interest rates in the late 1940s through the early 1960s was a perfect scenario for commercial banks and particularly the savings and loan industry to provide mortgages. Individuals could get a better return than T-bills with little risk by depositing their money in banks, and the banks, in turn, could use these funds to purchase mortgages. The increase in the inflation rate in the second half of the 1960s led to T-bills having a higher return than what banks could pay since, under Regulation Q, the banks' interest rates were capped at a rate below the prevailing T-bill rate. This led to an exodus from banks. Furthermore, a slump in residential construction in the mid-1960s and an expected increase in housing demand spurred by baby boomers led to the HUD Act of 1968. This act made Fannie Mae a private company with stock listed on the New York Stock Exchange (NYSE). Fannie Mae could now purchase and sell conventional nongovernment-insured mortgages. An additional motivation for making Fannie Mae a private corporation was that the government was able to remove Fannie Mae's debt from its balance sheet. At the same time, a new agency, the Government National Mortgage Association (Ginnie Mae), was created to continue purchasing and securitizing loans insured by the FHA and the VA.

Fannie Mae still retained ties to the federal government due to the federal government's implicit guarantee of loans that it purchased. It also has other privileges such as exemption from state and local taxes. In return for having these benefits, Fannie Mae was obliged to assist mortgage funding for low- and moderate- income families and underserved parts of urban areas.

Two years later, at the behest of the thrifts who wanted similar status as the commercial banks, the Emergency Home Finance Act (EHFA) of 1970 was passed. EHFA created the Federal Home Loan Mortgage Corporation (aka Freddie Mac) under the control of the FHLBB. Originally, Freddie Mac was owned by the 12 FHLBanks and by S&Ls that were members of the FHLB system. It was privatized in 1989 with stock listed on the NYSE but with the same special privileges as Fannie Mae. Together, Fannie Mae and Freddie Mac are referred to as GSEs.

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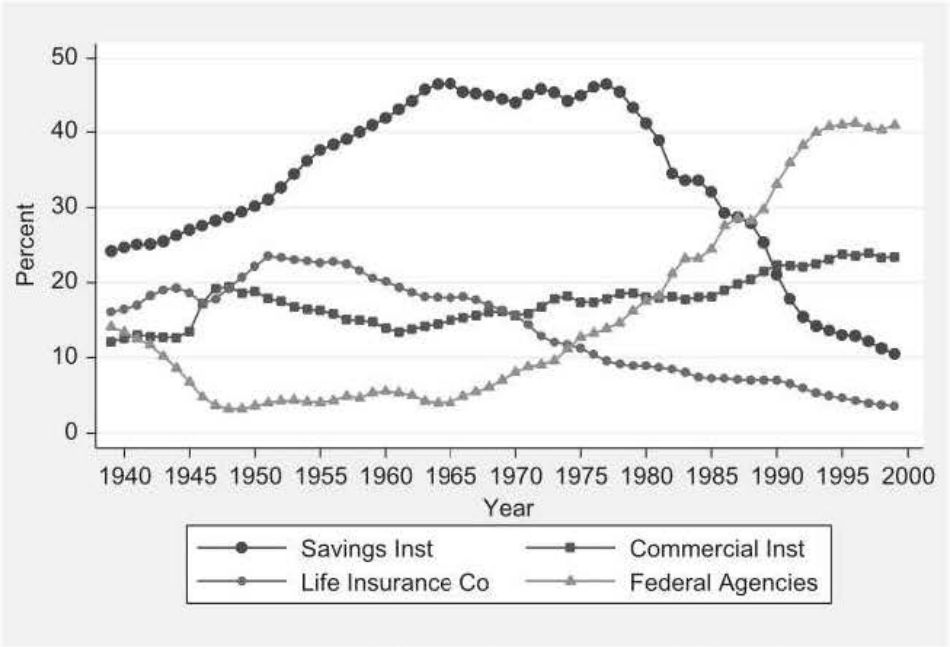


Figure 14.6 Percent of total mortgage debt by holder: 1939–1999. *Source: Snowden (2006), Series Dc929–949.*

Figure 14.6 plots the market shares of total outstanding mortgage debt held or securitized by savings institutions, commercial banks, life insurance companies, and federal and federally related agencies. The latter include FHA, VA, and the GSEs. One can see that the federal and federally related agencies had the smallest holdings of these four groups until 1975. Over the next 20 years, there was a dramatic rise in the market share held or securitized by federal agencies from around 10% to 40%. As of 1999, they held 41% of total outstanding mortgage debt and commercial banks held the next largest share of 23%. The combined GSE share of outstanding mortgage debt was around 25% in 1990 and grew to more than 46% in 2003. Over the next 3 years, its share declined to less than 39% due to the increased activity by private entities (see Figure 14.7).

14.4.3.1 The evolving structure of mortgages

The structure of mortgages has changed dramatically since HOLC was established in 1933 and the FHA was first formed in 1934. Table 14.2 provides information on the structure of mortgages for one-unit, owner-occupied properties starting in 1920. Prior to FHA, mortgages were typically short term (5–10 years), with no amortization and with a balloon payment at the end. The typical LTV was 50–60%. These loans were usually refinanced on a regular basis so as to avoid the balloon payment. But the Great Depression resulted in falling house prices (for example, see figure 3 in Rose, 2011) and lenders were unwilling to refinance loans, which led to a dramatic rise in foreclosures and a huge contraction in the mortgage market.

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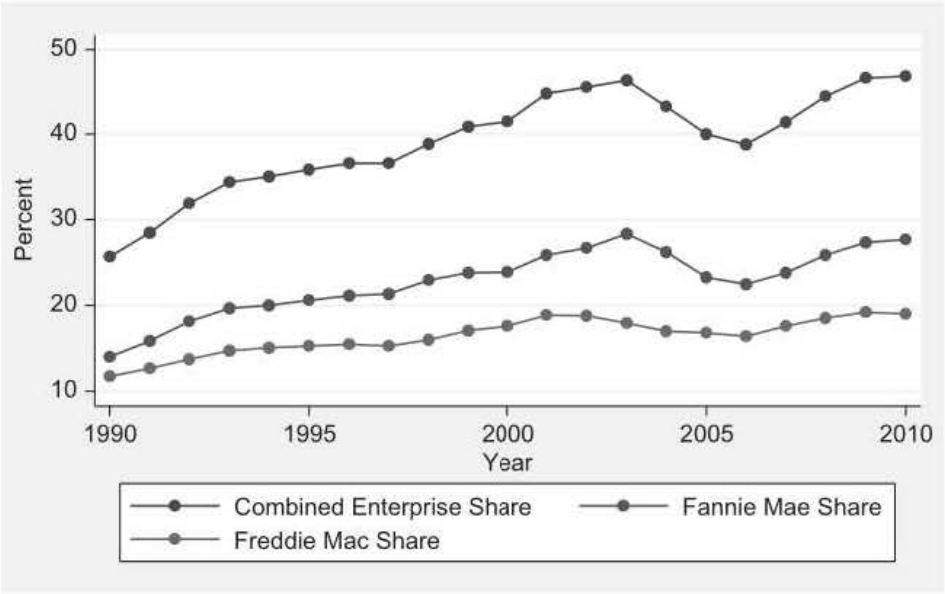


Figure 14.7 Fannie Mae and Freddie Mac's share of outstanding mortgage debt: 1990–2010. *Source: FHFA.*

Table 14.2 Loan terms on one-unit, owner-occupied properties

	1920	1950	1960	1970	1990	2000
Median LTV (%)	50–60	75	79	84	85	91
VA		91	91	95	100	100+
FHA		79	83	93	100	99
Conventional		66	68	77	77	94
Percent with LTV ≥ 100		12	9	14	29	29.5
VA		32	20	34	40	64
FHA		1	3	12	32	42
Conventional		9	6	10	27	12
Median loan term (years)	5–11	13	20	25	30	30+
VA		20	25	29	30	30+
FHA		20	24	29	30	30+
Conventional		11	15	21	25	30+
Median interest rate	6–7	5	5.1	6	9.5–9.9	7.1
VA		4	4.5	5.4	9.1–9.4	7.9
FHA		4.5	4.6	5.8	9.5–9.9	8.0
Conventional		5	5.6	6	9.5–9.9	7.2

Notes: Data for 1920–1970 are from Fetter (2013a). Data for 1990 and 2000 are from the US Census Bureau's Residential Finance Survey and represent the stock of first mortgages. Loan-to-value (LTV) is defined as the amount of the first mortgage loan as a percent of purchase price, for properties acquired by purchase with first mortgage made or assumed at time of purchase. Conventional loans are mortgages without government insurance.

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One of FHA's largest influences was the popularization of a standardized mortgage instrument—a 20-year, fully amortizing loan with a 20% down payment requirement. But as Carliner (1998) noted, the initial features of the FHA such as strict appraisals, new standards of construction and design, and escrow of tax and insurance payments were implemented to reduce risk rather than increase the homeownership rate.

As Rose and Snowden (2013) documented, though, the FHA did not create the fully amortizing loan. It was first introduced to the United States through the buildings and loan (B&L) industry in general and specifically through the B&L institutions in Dayton, Ohio, in the 1870s and 1880s. The gradual adoption of the amortizing loan was due to innovations that made it beneficial from a cost–benefit standpoint. But it was not until the 1930s when the more common loan structure known as the share accumulation contract resulted in high failure rates that the amortizing loan became significantly more popular in the B&L industry. Rose and Snowden pointed out that this transformation was not directly due to FHA and the HOLC since the B&Ls did not make much use of the FHA insurance program. It is likely that FHA provided indirect pressure in the form of competition for loans with the B&Ls.

As of 1950, VA and FHA loans tended to be longer term (e.g., 20 or 25 years) and to have lower down payments and interest rates (VA loans often had no down payment) than conventional mortgages. The median LTV for VA mortgages was 91; for FHA, it was around 80; and for conventional mortgages, it was 66. The median loan term was 20 years for VA and FHA mortgages and 11 years for conventional mortgages. There was a slow upward trajectory in LTV over the next 40 years, particularly in FHA mortgages, so that by 1990, the median LTV was 100 for both VA and FHA mortgages and was 77 for conventional mortgages. By 1990, the median loan term increased to 30 years for VA and FHA mortgages and to 25 for conventional mortgages.

Prior to 1980, a very large percentage of mortgages were fixed-rate mortgages. The high inflation rates of the early 1980s led to major problems for the savings and loan industry that was saddled with interest rate ceilings. In order to provide relief, the federal government deregulated the S&Ls by abolishing interest rate ceilings on first-lien residential mortgages (Depository Institutions Deregulation and Monetary Control Act (DIDMCA) of 1980) and allowing for adjustable rate mortgages (ARMs) (Garn–St. Germain Depository Institutions Act of 1982). ARMs typically have a lower initial "teaser rate" that adjusts to a higher rate at a prespecified point in the life of the loan. One version that dates back to this period is called the payment-option ARM with one of multiple options that allows for a monthly payment that is less than the interest due on the loan. This leads to an increase in the principal of the mortgage. This became a popular product in parts of the country. For example, one-third of all loans in California in 1996 were payment-option ARMs (Foote et al., 2012). The obvious advantage to the borrower was the lower initial payments that made it more affordable in the short run. The impact of this deregulation on the structure of mortgages was focused on the

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conventional loan market where the median LTV increased from 77 in 1990 to 94 in 2000 (Table 14.2). While the intention was aimed at revitalizing the savings and loan industry, many see these deregulations as setting the stage for the subprime mortgage crisis in the 2000s (Office of Policy Development and Research of the US Department of Housing and Urban Development, 2010).

The evolution of the mortgage market after the deregulation in the early 1980s was a slow and gradual process. To a large extent, it is characterized by the evolution of the subprime market that did not experience significant growth until the mid-1990s when there was a surge in refinance loans (subprime purchase loans also increased but at a slower rate). These loans were typically used to cash out on home equity rather than to lower interest rates. They tended to be 30-year fixed-rate mortgages with higher rates, fees, and prepayment penalties than prime mortgages (Immergluck, 2009). In response to the increase in the origination of subprime loans, Congress passed the Home Ownership and Equity Protection Act (HOEPA) in 1994. HOEPA imposed significant restrictions on the lending terms and practices of "high-cost" loans though it only covered approximately 5% of subprime loans (Bostic et al., 2008). Surprisingly, Ho and Pennington-Cross (2007) and Bostic et al. (2008) found evidence that such restrictions can actually increase subprime lending since they reduce borrowers' fears of predation and hence increase the likelihood of subprime originations.

Starting in 2001, there was a large increase in subprime purchase loans; the number almost doubled from 1.1 million in 2003 to 1.9 million in 2005. Furthermore, Alt-A loan originations more than tripled over this period such that, in dollar terms, nonprime loans made up 32% of all mortgage originations in 2005 (Mayer et al., 2009).[35] These subprime loans tended to be ARMs with low down payments, much higher debt-to-income ratios, and features such as no- or low-documentation, interest-only, and negative amortization. Another new type of mortgage was known as the piggyback loan that was used to avoid paying private mortgage insurance. Buyers would take out a first mortgage with an LTV of 80 and then finance the down payment with a second loan. So, effectively, the LTV was 100.

Mayer et al. (2009) analyzed loan performance data for the 2003–2007 period. They found that 75% of the subprime mortgages in their sample were ARMs with lower "teaser" rates for the first 2 years. Alt-A loans consisted of a substantially higher percentage of fixed-rate mortgages. The share of subprime piggyback loans increased from 7% in 2003 to 28% in 2006, whereas this share for Alt-A loans increased from 12% in 2003 to 42% in 2006. About a third of subprime loans were no- or low-documentation loans, whereas more than two-thirds of Alt-A loans had this property.

[35] Subprime mortgages are typically made to individuals with poor credit ratings (FICO score below 640) though the working definition of subprime mortgages has changed over time. Alt-A mortgages are considered to be riskier than conforming mortgages that are purchased by the GSEs. A typical reason is that there is no borrower income documentation.

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Mayer et al. (2009) found little evidence that the significant rise in delinquencies and defaults starting around the beginning of 2007 was linked to the proliferation of new and novel mortgages such as ARMs with initial teaser rates, mortgages with prepayment penalties, negative amortization, and interest-only mortgages. Rather, the authors attribute the higher defaults to the deterioration in lending standards. First, there was a large increase in subprime mortgages that defaulted soon after origination. Between 2000 and 2004, 1.5% of subprime mortgages defaulted within a year of origination, whereas 12% of 2007 originations did so. That is, underwriting standards fell so dramatically that borrowers were essentially unable to make payments right from the start. Second, the higher LTV ratios in conjunction with falling house prices meant that borrowers were quickly underwater and this increased their motivation to default. These risky borrowers were unlikely to have been approved for more standard fixed-rate, prime mortgages with larger down payments. As we discuss below, the rise in defaults and ultimately foreclosures likely led to the significant drop in the homeownership rate starting in 2009.

14.4.3.2 Low-income and minority homeownership policy

The homeownership rate for low-income households has always been significantly lower than that for higher-income households (see Figure 14.4). The federal government has tailored some of its housing policies toward reducing this gap by promoting homeownership among low-income households. The rationale for this can be explained by the general belief in homeownership as the American Dream. It was also felt that promoting homeownership for low-income households that meets a minimum housing standard can improve on behavioral, social, economic, and neighborhood conditions that are particularly bad for this group (Shlay, 2006).

Starting in 1938, the FHA began to insure 25-year loans with a maximum LTV of 90% to low-income households as a way of expanding homeownership opportunities to this segment of society. The cap on these loans was set at $5400, whereas the initial cap for FHA-insured loans was set at $16,000, which was well above the average house value at the time. The number of FHA-insured loans that went to low-income households was minimal until the 1960s. This can be explained, in part, by the FHA underwriting standards that limited loans in minority areas. These racially biased standards were overturned by President Kennedy in 1962 (Carliner, 1998).

As of the early 1960s, the federal government had done little to promote homeownership among low-income households. This changed with Section 235 of the HUD Act of 1968 that subsidized the construction of new housing to be sold to low-income households and also subsidized loans to low-income households for existing properties. There was a negligible down payment and annual payments were limited to a maximum of 20% of income or 1% annual interest.

With a large goal of building 26 million units over 10 years, construction was expedited and FHA oversight was corrupt as substandard units were built and sold at inflated

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prices. This resulted in high foreclosure rates (Olsen and Ludwig, 2013). Despite the accelerated process, Section 235 only financed around 400,000 homes for low- and moderate-income families by the beginning of 1973. One reason for the low uptake was that the main source of information about the program was the real estate industry and not the local offices of the FHA (Olsen, 2007a). Furthermore, Section 235 was criticized for not serving the truly needy. Section 235 was shutdown in 1973 due to the scandals surrounding its implementation. It was reinstated in 1976 with a higher interest rate and larger down payment and resulted in about 125,000 loans before it was permanently ended in 1987.

A more successful though less well-known federal program that subsidized low-income homeownership was a provision of the Farmers Home Administration Section 502 program that helped provide mortgages in rural areas. This provision was also enacted in 1968 and provided subsidies to rural households with incomes below 80% of local area median family income. More than 1 million loans were originated under this program between 1969 and 1993 (Carliner, 1998). This was almost twice as many as under Section 235.

A federal block grant program that focuses on providing funding for low- and moderate-income housing is the HOME Investment Partnership Program. It was authorized as Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990 and allocates about $2 billion a year in federal funds to state and local governments. In 2002, state and local governments devoted about 48% of their HOME budget to homeownership assistance in the form of subsidized loans for home rehabilitation and homebuyer assistance. Through 2002, HOME subsidized more than a quarter-million homebuyers (Turnham et al., 2004).

Racial discrimination and redlining (purposely limiting financing in areas based on their racial characteristics) has had a long history in the US housing market. If anything, the FHA promoted discriminatory lending practices through the use of an underwriting standard of neighborhood (racial) homogeneity that was typically enforced through restrictive covenants. Despite being outlawed by the Fair Housing Act of 1968 (Section VIII of the Civil Rights Act of 1968), evidence emerged in the early 1970s that banks were still redlining and that minorities were being denied credit (e.g., Munnell et al., 1996). Access to credit was limited in low-income and high-minority areas as banks were taking deposits in branches in these areas and then originating loans elsewhere. All this motivated the Home Mortgage Disclosure Act (HMDA) that was enacted in 1975 and the CRA that was passed in 1977 under President Carter. The CRA stipulated that commercial banks and thrifts with branches in moderate- and low-income areas meet the needs of borrowers in these areas. These institutions are periodically (every 2 or 5 years) audited to see if they are meeting the CRA goals. The outcome of the evaluation is a rating of "outstanding," "satisfactory," "needs to improve," or "substantial noncompliance." The motivation for banks to show reasonable

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performance is that this rating is considered when banks apply for mergers, charters, deposit insurance, or office relocation.

In the late 1980s and early 1990s, Fannie Mae and Freddie Mac were also seen to be encouraging lending in higher-income areas while making it more difficult for loans to be originated in low-income neighborhoods through its underwriting practices (Immergluck, 2009). This led to the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (the 1992 GSE Act) that mandated the GSEs to purchase a certain percentage of loans originated in low- to moderate-income tracts or to low- to moderate-income borrowers. The GSE Act also set up a new entity within HUD, the Office of Federal Housing Enterprise Oversight (OFHEO), to provide regulatory oversight of the GSEs.

How effective was the CRA and the 1992 GSE Act in promoting minority and low-income lending? Recall that the homeownership rate for blacks increased by around 7 percentage points between 1995 and 2004 but then declined by 6 percentage points to a level that was actually lower than the rate in 1980. The homeownership rate for households with family income below the median decreased by 2 percentage points between 1990 and 1994 before increasing by 4.5 percentage points by 2005 but then falling back by 2013 to the same level as in 1990. Can any of the increases in the minority and low-income homeownership rates be attributed to the CRA and GSE affordable housing goals?

Initially, the CRA was fairly ineffective (very few banks received a grade below "satisfactory"). In light of this, the 1989 Financial Institutions Reform, Recovery, and Enforcement Act required the public disclosure of the CRA exam and the CRA evaluation process was changed in 1995 to make it more performance-oriented and less subjective. Bhutta (2011) did find that CRA resulted in a 7% increase in loan volume for large banks in large MSAs between 1997 and 2002. The rationale is that large banks are more likely to merge or to open new branches and the CRA rating is important for doing so. Bhutta also found that there was an increase in lending by bank subsidiary mortgage companies and independent mortgage companies not covered by CRA. His explanation is that the CRA lending resulted in information externalities in historically thin markets (see Section 14.4.1) that allowed these banks to reduce their costs and hence increase lending.

One characteristic of CRA that limited its impact is that it only applies to depository institutions. The dramatic decline in the S&Ls after the S&L crisis in the late 1980s and the large increase in nondepository mortgage companies that took their place meant that CRA applied to a percentage of the mortgage market that got smaller over time. The share of originations made by CRA-covered institutions was around 80% in 1977 and approximately 65% in 1990 and 45% in 1996 (Immergluck, 2009). This was followed by a large increase in subprime loans that were mostly originated by nondepository institutions. In 2005 and 2006, only 6% of subprime mortgage originations qualified under CRA (Bhutta and Canner, 2009).

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After the GSE Act, the GSEs did show improvement in lending to low-income and minority census tracts (Immergluck, 2009). But as will be discussed later, there is little evidence to support the increased supply of mortgages in census tracts that qualify under the GSE affordable housing goals. This is explained, in part, by the high levels of GSE crowd out (Gabriel and Rosenthal, 2010).

14.4.3.3 Securitization

In 1970, Ginnie Mae issued the first mortgage-backed security (MBS) and Freddie Mac was not far behind in 1971. The owners received the payment of principal and interest from the mortgages that made up the MBSs. These MBSs had the backing of Ginnie Mae and Freddie Mac and hence government guarantees which the owners paid for with a small premium. The creation of the MBSs allowed Ginnie Mae and Freddie Mac and ultimately Fannie Mae to pass on the interest rate risk though they kept the credit risk by guaranteeing the MBSs.

Private firms, typically nonbank mortgage companies, first entered the secondary market in 1977. Their MBSs tended to be made up of "nonconforming" mortgages such as jumbo mortgages with values above the conforming loan limit that were not purchased by Fannie Mae or Freddie Mac. These were referred to as private-label mortgage-backed securities (PLMBSs). The PLMBS market really took off in the beginning of the 2000s through securities made up of subprime and Alt-A mortgages. Given that PLMBSs did not have the same implicit government backing of MBSs sold by the GSEs, they were structured to handle credit risk through the generation of varying risk levels or tranches with associated bonds with different credit ratings. These PLMBSs were generally not regulated since they were issued by nonbank mortgage companies (Ellen et al., 2011).

The evolution of the MBS market was initially quite slow. But momentum was provided by a number of federal policies. These included the aforementioned DIDMCA of 1980 and the Garn–St. Germain Depository Institutions Act of 1982. Along with lifting the caps on interest rates, DIDMCA allowed national banks to only be subject to the interest rate rules of their home state and, in essence, apply rules from low-regulation states. This gave them an advantage over local banks that were subject to local (and potentially stricter) regulations. The Garn–St. Germain Depository Institutions Act overrode state laws in allowing for ARMs and other alternative mortgage types. It also allowed formerly state-regulated mortgage companies to choose to be overseen by the federal S&L regulator. Finally, in the wake of the S&L crisis in the late 1980s, the 1989 Financial Institutions Reform, Recovery, and Enforcement Act dramatically changed the savings and loan industry and its federal regulation. All these new rules fostered the growth of national banks and mortgage companies (at the expense of S&Ls) that tended to rely on securitization as a source of funding (as opposed to deposits) (Immergluck, 2009).

The total value of MBSs issued in 1985 was $100 billion; in 1995, it was a little more than $250 billion with almost all issued by the GSEs. This increase in securitization by the

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GSEs helps to explain their increasing share of the mortgage market in the 1990s. The MBS market then started to grow rapidly in the 2000s; it peaked in 2003 with more than $2.5 trillion in issuances, the vast majority by the GSEs, but in 2005, there was a little more than $2 trillion in issuances and less than half was by the GSEs. Of course, by 2008, PLMBS issuances were practically zero.[36]

The GSEs started purchasing PLMBS in the early 2000s. They held around $100 billion ($2009) of PLMBS in 2002 and increased their holdings to more than $350 billion ($2009) of PLMBS in 2005 (CBO, 2010). The GSEs could meet their goals by purchasing PLMBSs that included mortgages that met the GSE affordable housing goals. In fact, mortgages can satisfy more than one goal and PLMBSs with such mortgages were desirable.

14.4.4 The impact of federal intervention in the mortgage market on homeownership rates

We first focus on two episodes of significant changes in the homeownership rate, 1940–1960 and 1994–2009, and to what extent government housing policies played a role in the change in the homeownership rate during these periods. Next, we discuss government policies to promote low-income homeownership and consider to what extent they played a role in the recent financial and housing crisis. This is followed by an analysis of research that estimates the pass-through of the GSE subsidy to lower mortgage interest rates and the subsequent impact on homeownership. Finally we evaluate the impact of federal policies and state laws on mortgage default and foreclosure rates.

14.4.4.1 Explaining the postwar surge in homeownership

The large increase in the homeownership rate between 1940 and 1960 has been linked to a number of underlying factors such as changes in demographics, the rise in real income, and changes in the mortgage market. But Fetter (2013b) argued that the very large increase in the subperiod of 1940–1945 that amounted to half the total increase over the 1940–1960 period was due primarily to a government policy that was not intended to promote homeownership, namely, the imposition of rent control. The motivation for rent control was the increase in rents that resulted from the huge inflows of workers in some areas of the country that were involved in the ramping up of military production for World War II (WWII). The federal government felt it was necessary to cap rents; otherwise, the large increases could lead to rises in wages and other prices that could dampen the war effort. This regulation was pervasive since, as Fetter says, it was eventually imposed on 80% of the rental stock in the United States. This cap on rents along with increases in house prices (that were not regulated) provided incentives for landlords to convert rental units to owner-occupied housing. Furthermore, one source of the increase

[36] The source of this information is the Securities Industry and Financial Markets Association's statistics on structured finance.

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in homeownership, the building of new homes, was not a factor during this time since new construction was limited.

Rent control capped prices based on the existing rents prior to the start of the war buildup. Since the buildup started at different times in different places, there was variation in the date that determined the rent limit (the base date). Rent control was imposed 60 days after an area was designated as a "defense rental area." After an initial period in which surveys of rents were used to determine the areas where increasing rents threatened the buildup effort, there was a blanket imposition of rent control on most of the rest of the country in October 1942.

Data used are rent indexes for 51 cities starting in March 1940 that come from the National Industrial Conference Board along with housing surveys from the Census Bureau and BLS for 1944–1947. Fetter regressed the change in the homeownership rate between April 1940 and the date of the BLS housing survey (sites were surveyed once during the 1944–1947 period) on the severity of the rent control and the percent decline in rents between the maximum precontrol value and the initial value at the base date. Identification arises from the variation in the severity of the rent control that comes from the variation in the base date, the subsequent rise in rents prior to the imposition of rent control, and the ultimate fall in rents after control. An important control is the maximum precontrol rent appreciation (from March 1940 to the precontrol maximum rent) so that the source of identification is between cities with similar precontrol rent appreciation but differing levels of rent control severity based on the actual decline in rents. Through the addition of other controls and numerous robustness checks, Fetter showed that the rent control severity variable is uncorrelated with other unobservables that could affect the homeownership rate. The results indicate that rent control can explain 65% of the increase in homeownership over the early 1940s.

Three recent papers look at the impact of the VA Mortgage program on the large increase in the homeownership rate between 1945 and 1960 (Vigdor, 2006; Chambers et al., 2013; Fetter, 2013a).

Vigdor (2006) pointed out that the main benefit that the VA Mortgage program provided for eligible veterans was to lower their down payment requirement (possibly to zero). This can be seen as a relaxation of credit constraints, which makes it easier to get a mortgage and hence increase homeownership. Using Integrated Public Use Microdata Series (IPUMS) data for 1940, 1970, 1980, 1990, and 2000, Vigdor showed that being an eligible veteran increases the likelihood of being a homeowner in 1970 by 0.07—a semielasticity of 12.2%. He concludes that since 38% of households were eligible for VA Program benefits, this impact accounts for about 20% of the increase in homeownership between 1940 and 1970.

To see if this easier access to credit affected house prices, Vigdor ran a regression of owner's house valuation (single-family detached) on the median MSA rent, the share of veterans in the MSA, and median rent interacted with the share of veterans using the

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IPUMS data from the 1970 decennial census. The result is that a one standard deviation increase in the percentage of veterans increases the value-rent multiplier by 40. Vigdor pointed out that the national increase in the value-rent multiplier between 1940 and 1970 was approximately 60 so this is a large impact.

Given that this result is based on a cross-sectional regression, it is not clear that the variation in the share of veterans interacted with median rent is truly exogenous; it is likely that there are unobservables that are correlated with house prices, median rents, and the interaction of median rents and share of veterans that would bias the results.

Fetter's (2013a) approach is similar to Vigdor's, but he used a RD framework as a means for providing exogenous variation in veteran's status to estimate the causal impact of VA Mortgage program eligibility on homeownership. The VA program is eligible to veterans and Fetter used the wind down in WWII in 1945 and in the Korean War in 1953 as an exogenous change in military service at the initial draft eligibility age to obtain causal estimates. One issue is there is not an official end to the draft for either war (so this is really a fuzzy RD), and so Fetter had to estimate the discontinuity using a structural break procedure: date of birth (DOB) 1 January 1928, for WWII and DOB 1 October 1933, for the Korean War. Similar to Vigdor, Fetter used IPUMS data from 1960, 1970, and 1980. The IV estimates of the impact on homeownership in 1960 are 0.129 and 0.177 for WWII and Korean War veterans, respectively. The corresponding semielasticities are large: 30% and 80%.[37]

What is interesting is that the impacts on homeownership in 1970 and 1980 are not significantly different from zero. Given that the age at the break point in 1960 is 32 for WWII veterans and 26 for Korean War veterans, this supports the result that VA eligibility caused a shift in homeownership to an earlier age. The reasoning for the age shift is that VA mortgages relaxed the down payment requirements and younger households are more income-/wealth-constrained and hence are more responsive to the lowering of the down payment requirement.[38] Note that the nonsignificance in 1970 is in contrast to Vigdor who found that eligible veterans were significantly more likely to own a home. This is evidence that the variation in the share of veterans used in Vigdor's study is probably not exogenous.

To determine the overall impact on homeownership, Fetter extrapolated the estimated impacts at ages 26 and 32 obtained from the RD analysis to the full age distribution. He found that the VA program accounts for 7.4% of the increase in the homeownership rate between 1940 and 1960. Fetter noted that one of the broad changes

[37] Fetter ruled out other factors related to military service that might affect homeownership such as differences in education, income, and military service itself (using WWI veterans).

[38] Using data from the PSID and NLSY from 1984 to 1990, Goodman and Nichols (1997) also provided evidence that the lower qualifying standards for FHA-insured mortgages just shifted the age at which households became homeowners rather than increasing the number of homeowners.

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in the mortgage market over the midcentury period was the reduction in the down payment from around 40–50% to 20% or less (see Table 14.2). Using the results from the VA analysis, Fetter estimated that if all homeowners in 1960 had been required to make a 50% down payment, the homeownership rate would have been 11 percentage points lower or 40% of the increase in homeownership between 1940 and 1960.

Chambers et al. (2013) noted that the Case–Shiller house price index increased by 41.4% between 1935 and 1960 (this was actually less than the increase in real income over the same period). Their goal is to explain the comovement between the home ownership rate and house prices in the postwar housing boom. The authors develop a general equilibrium three-sector model with housing, mortgage markets, and consumptions goods that includes both ownership and rental options. They calibrate the model using data from 1935 to 1940.

Chambers et al. showed that demographics, income risk, and government housing finance are key determinants of the increase in the homeownership rate between 1940 and 1960. In particular, the latter is due to the change from a balloon payment contract to a longer-term mortgage with a lower down payment. Hence, all three papers provide evidence that federal programs contributed to the large increase in homeownership during the 1945–1960 period.

On the other hand, Chambers et al. found that it was the rise in construction costs and not government housing policy that led to the increase in house prices. This is in contrast to Vigdor who found that the VA Mortgage program had a large impact on house prices. This brings into question the exogenous variation in veteran's status that Vigdor used to identify the price effect.

14.4.4.2 The recent rise in homeownership

After several decades of stability, the US homeownership rate increased from 64% in 1994 to 69% in 2005. To explain this increase, Chambers et al. (2009; CGS hereafter) first showed that a large part of the overall increase in the homeownership rate during this period was due to the increase from 37% to 43% for households of age 35 years and under. There were also significant increases in the homeownership rate for the second and third income quintiles. This motivated the authors to look at factors that reduce the financial burden of becoming a homeowner as a potential source of these increasing participation rates.

To do so, CGS developed a general equilibrium overlapping generations model for housing and mortgage markets that includes both ownership and rental options. They calibrated the model using data from 1994. CGS used the model to decompose the gain in the homeownership rate over the next decade into components that are due to demographic changes and innovations in the mortgage market. First, they showed that reductions in the transaction costs of buying property and decreases in down payment requirements had little impact on the homeownership rate. What appears to have had

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a significant impact was the introduction of piggyback loans where the second loan covers the down payment (in conjunction with the standard fixed-rate mortgage with a 20% down payment). In the model that allows for the combined effects of demographics and mortgage innovation in accounting for the observed change in homeownership, the introduction of the piggyback loan accounts for between 56% and 70% of the increase, whereas demographics account for the remainder. The new product is particularly attractive to the 20–34 age group, which explains their large increase in homeownership over the 1994–2005 period.

Gabriel and Rosenthal (2015) investigate the factors that determine the rise and fall of the homeownership rate in the 2000s. They use household-level IPUMS data from the 2000 decennial census and the 2005 and 2009 American Community Surveys. The authors run a reduced-form regression of tenure status on a host of demographic, labor/employment, and geographic controls and three measures of local housing conditions. The latter include the median owner-assessed value of owner-occupied homes for the public use micro area of residence, the 1-year-ahead forecast of house prices in the MSA, and a measure of house price volatility in the MSA. Separate regressions are run for each year and age between 21 and 89 using the full sample and for those households that moved within the previous 12 months.

The authors use a shift-share methodology to decompose differences in homeownership rates across years into changes in sociodemographic factors and market conditions. They show that the latter were the key factors in the increase in homeownership rates between 2000 and 2005 and in the decline between 2005 and 2009. They note that there is indirect evidence that changes in underwriting standards played an important role in these changes. That is, the loosening of standards helped push up homeownership rates in the beginning of the decade and the subsequent tightening of mortgage supply helped push down the rate in the latter half of the decade.

In summary, both CGS and Gabriel and Rosenthal provide evidence that easier access to mortgage credit was an important contribution to the rise in the homeownership rate between 1994 and 2004.

14.4.4.3 The impact of the affordable housing goals

Continued evidence of redlining in the 1960s and 1970s led the federal government to pass laws aimed at increasing lending to low-income households. The most important of these laws were the CRA in 1977 and the GSE Act of 1992. These laws mandated qualifying banks and the GSEs to meet minimum purchase requirements of mortgages held by low-income and minority households. These are referred to as the *affordable housing goals*.

For qualifying banks, the most common way of meeting the CRA goals was by originating or buying residential mortgages for properties in low- to moderate-income census tracts, those where median family income is less than 80% of area median income in their assessment areas (usually counties in which they have deposit-taking offices/branches).

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Loans to low-to-moderate-income borrowers also qualify for meeting the CRA goals. Low-to-moderate-income status is determined using the decennial census. Independent mortgage banks and credit unions are not covered under CRA. Plus, more than half of loans made or purchased by CRA-covered institutions were made outside of their assessment areas, further limiting the number of loans covered under CRA (Avery and Brevoort, 2011).

HUD sets the affordable housing goals for the GSEs related to (1) low- and moderate-income families, (2) purchasers of properties located in historically underserved areas (underserved area goal), and (3) low-income families living in low-income areas and very low-income families (the "special affordable" goal). The low- and moderate-income goal defines a low- or moderate-income household as one whose income is less than or equal to the area median household income. For metropolitan areas, "underserved areas" are defined as census tracts with either (1) at least 30% minority population and with a median family income at or below 120% of the area median family income or (2) a median family income at or below 90% of the area median family income. The "special affordable goal" defines a very-low-income household as a household whose income is less than or equal to 60% of the area median income. For a list of the targets for these three affordable housing mandates, see An et al. (2007).

In this subsection, we look at the effectiveness of the CRA and GSE affordable housing goals in increasing the homeownership rate of low-income households. We also consider indirect evidence about how the affordable housing goals affected loan volume since this is a necessary condition for there to be an effect on the overall homeownership rate. The issue of loan quality is also discussed since this has received so much attention in relation to the financial crisis and because it is tied in so closely with credit supply.

Some studies blame the CRA and the GSEs for their role in perpetrating the financial crisis by motivating originators to lower their standards and extend credit to risky borrowers to meet the affordable housing goals.[39] To put this issue in context, as reported by Bhutta and Canner (2009) using HMDA data for 2005 and 2006, only 6% of subprime mortgage originations qualified under CRA and the performance of CRA-related subprime loans was similar to other subprime loans. For the most part, subprime mortgages were not conforming loans so they were not eligible to be directly purchased by the GSEs whether or not they could be used to meet their affordable housing goals. So the task is to show how CRA and the GSEs could have had such a large impact on the financial crisis given that they were involved in such a small percentage of subprime originations. The GSEs did purchase PLMBS tranches that included subprime mortgages that could be used

[39] Studies that claim to provide evidence that CRA and the GSEs helped cause the financial crisis include Liebowitz (2009), Wallison (2009), and Nichols et al. (2011). But Liebowitz (2009) and Wallison (2009) only provided circumstantial evidence and the analysis in Nichols et al. (2011) clearly suffers from endogeneity problems.

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to meet their affordable housing goals. We will also look at this avenue as a potential way that the GSEs could have contributed to the financial crisis.

Credible investigations into the impact of the affordable housing goals on the homeownership rate and their role in the financial crisis require controlling for the numerous sources of omitted variable bias that can contaminate the results. Hence, the evidence on the impact of the affordable housing goals on homeownership, loan supply, and loan quality to which we give the most weight is based on some application of the quasi-experimental methodology.[40]

A common approach to coming up with plausible causal estimates of the affordable housing goals on the homeownership rate, loan volume, and loan performance is to use their cutoffs in terms of census tract median household income relative to area median income or individual household income relative to area median income as the basis for a RD analysis or as a source of exogenous variation to construct valid instruments for GSE or CRA activity. In the rest of this subsection, we discuss such estimates of the impact of the affordable housing goals on the homeownership rate, loan volume, and loan quality.

Papers that estimate the impact of the affordable housing goals on the homeownership rate include Bostic and Gabriel (2006), An et al. (2007; henceforth ABDG), and Gabriel and Rosenthal (2009). All three papers use 1990 and 2000 decennial census data at the census tract level and the latter two use tract-level HMDA data (ABDG from 1995 to 2000 and Gabriel and Rosenthal from 2000). All three use an informal RD approach to compare CRA and/or GSE activity in census tracts just on either side of the affordable housing goal cutoffs (e.g., census tracts with median family income that is 80% and 90% of area median income for CRA and the GSEs, respectively). For the CRA target, Gabriel and Rosenthal found that there is a positive and significant impact on the supply of nonconforming loans and limited evidence of a positive impact on the homeownership rate. They claimed that this is evidence of the effectiveness of CRA in increasing mortgage supply in targeted areas. Otherwise, the results show little evidence that GSE eligibility had any effect on changes in homeownership rates.

ABDG looked more directly at the GSE effect by using the percent of mortgages in a census tract that were purchased by GSEs and the change in this variable as explanatory variables. They instrumented for these two variables using the GSE target indicators and the total number of conforming loans in 1995. They found that GSE intensity has a significantly positive impact on the change in the homeownership rate and the percent

[40] There are numerous studies that do not use such techniques to identify the causal effects of the Affordable Housing Goals on relevant outcomes and hence are likely to suffer from omitted variable bias. These include Quercia et al. (2003), Ambrose and Thibodeau (2004), Demyanyk and Van Hemert (2011), and Reid and Laderman (2011).

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change in GSE intensity had a significantly negative impact on vacancy rates and a significantly positive impact on house prices. This is evidence that GSE intensity is related to neighborhood improvements.

Gabriel and Rosenthal (2010), Avery and Brevoort (2011), Bhutta (2011, 2012), Ghent et al. (2013), Moulton (2014), and Bolotnyy (2014) are the best studies that attempt to show a causal impact of the affordable housing goals on loan volume (subprime or prime). The central theme of these papers is to use the affordable housing goals in a RD framework to estimate their causal impact on the quantity and quality of loans. The main takeaway from these studies is that, for the period from the mid-1990s to 2007, there is little evidence that the affordable housing goals had a significant impact on any of these factors. Agarwal et al. (2012b) estimated that CRA led to a decline in loan quality using plausibly exogenous variation in banks' incentives to meet CRA goals around regulatory exams. But Reid et al. (2013) and Foote et al. (2013) criticized the exogeneity assumption used by these authors to obtain their estimates.

One reason for the lack of an impact of the affordable housing goals on the mortgage market is crowd out. That is, the activities of the GSEs just displace mortgage supply that would have occurred in their absence. Gabriel and Rosenthal (2010) showed that crowd out in the home purchase market (most relevant for the homeownership rate) is positively related to the level of market activity; it was most prevalent during the 2003–2006 period when it reached the 50% level. Little crowd out existed in periods prior to and subsequent to this market boom, particularly during the 2007–2008 period when private intermediaries essentially pulled out of the market. Gabriel and Rosenthal concluded that the government takeover of the GSEs was effective in providing liquidity to the mortgage market during the financial crisis.

Ghent et al. (2013; henceforth GH-MO) estimated the impact of the affordable housing goals on subprime mortgage volume, pricing, and performance. The focus on subprime loans is key to answering the question "did GSE or CRA affordable lending goals contribute to the financial crisis?" since it was the subprime market and not the prime market that imploded. Subprime loans typically cannot be directly purchased by the GSEs since they are nonconforming loans and the majority of subprime loans are not purchased by CRA-eligible entities, so GH-MO focused on the holdings of PLMBS by the GSEs and CRA-eligible depository institutions that are made up of subprime loans.

GH-MO found that while 70% of mortgages in their sample satisfy the affordable housing goals, none of the PLMBS pools that they examined were CRA-qualified. This is because there are very strict guidelines for MBSs to satisfy CRA goals (only loans from a CRA-eligible institution's assessment area count toward the goal). On the other hand, if a GSE purchases a PLMBS and only 20% of the loans in this security satisfy GSE goals, the GSE can count this 20% toward its affordable housing goals. But it is also questionable that the GSEs were primarily buying the PLMBS to satisfy the borrower-related affordable housing goals since the average borrower income to

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area median income ratio was 1.73. It appears that the CRA-eligible institutions and the GSEs were buying PLMBSs only for investment purposes.

GH-MO found no significant impact of affordable housing goals (via either CRA or the GSEs) on subprime mortgage volume, pricing, or performance (90+ days delinquent or foreclosures within 2 years of origination). They concluded that it is still possible that the GSEs affected the subprime market by purchasing large numbers of PLMBS since this may have increased credit supply that was used to buy even riskier mortgages.

In summary, a few studies find significant effects of the affordable housing goals on the homeownership rate (An et al., 2007; Gabriel and Rosentha, 2009). But generally, there is little evidence of a significant impact of the GSE and CRA affordable housing goals on the homeownership rate, loan volume, or loan performance. This is the case for both prime and subprime loans. The latter result found by Ghent et al. (2013) is the strongest evidence that the affordable housing goals had no impact on the financial crisis since this was fueled by the poor performance of subprime loans.

14.4.4.4 The GSE impact on mortgage rates

The implicit guarantee of GSE-securitized loans amounts to a subsidy to the GSEs. A question to be answered is "what portion, if any, of this subsidy is passed on to borrowers in terms of lower interest rates?" The GSEs only purchase loans below a specific loan amount and with specific characteristics related to LTV ratio, debt-to-income ratio, credit history, and level of documentation. These are referred to as conforming loans. Loans for amounts above this threshold are referred to as jumbo loans. A reasonably large literature has developed that attempts to estimate the jumbo-conforming spread as a means for measuring the benefits of the GSEs in terms of lower interest rates. The link, then, to homeownership rates is the impact that the lower interest rate has on the likelihood of owning a home.

In an analysis of the literature to date and from his own results based on the commonly used Federal Housing Finance Board's Mortgage Interest Rate Survey (MIRS), McKenzie (2002) found that the range of estimates of the jumbo-conforming interest rate differential is 20–25 basis points. As Kaufman (2014) notes, though, these studies are subject to selection and sorting bias. Hence, we focus on more recent studies that have attempted to control for these biases.

Ambrose et al. (2004) used a data set that makes up for some of the disadvantages of the MIRS. The data include 26,179 conventional fixed-rate mortgages made between January 1995 and December 1997 by a national lender that includes FICO credit scores that can be used along with loan size to separate loans into conforming and nonconforming loans and into jumbo and nonjumbo loans. They estimated that the interest rate differential between conforming GSE loans and jumbo loans is 24 basis points; 9 basis points are due to the conforming–nonconforming differential and 15 basis

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points are due to the conforming loan limit. Ambrose et al. interpreted the former as the pass-through from the GSE subsidy.

In an effort to measure the GSE funding advantage, Passmore et al. (2005) developed a model of interest rate determination for jumbo and conforming spreads that is a function of the differential costs of funding these types of mortgages. They showed that this is not only a function of the GSE funding advantage but also the level of mortgage demand and core deposits. The authors use loan-level data from April 1997 to May 2003 from the MIRS, limiting the sample to about 1 million loans between $50,000 and twice the conforming loan limit yields. The results show that the jumbo-conforming spread is 15–18 basis points of which 7 basis points can be attributed to the GSE subsidy.

Sherlund (2008) augmented the MIRS data from January 1993 to June 2007 with zip code-level demographic information from the 2000 census. He then used a semiparametric approach based on loan size, LTV, and zip code to control for unobserved differences in borrower and market characteristics and expected house volatility. Sherlund obtained estimates of the jumbo-conforming spread of 13–24 basis points. The lower bound comes from controlling for the endogeneity of loan-type choice by including a sample selection bias correction term.

Kaufman (2014) estimates the impact of GSE purchase eligibility on mortgage interest rates, loan delinquency rates, and mortgage contract features. To control for selection bias and pecuniary market externalities, the author develops an RD design based on the GSE conforming mortgage amount limit. Furthermore, he controls for borrower sorting around the limit using appraisal values as an instrument for mortgage values. The idea is that while mortgage values can be manipulated to meet the conforming limit, appraisal values are not manipulated in this manner.

The sample consists of 14.9 million first-lien, non-FHA, non-VA-insured loans for owner-occupied single-family homes for 2003–2007 from Lender Processing Services Applied Analytics, Inc. Results indicate that GSE purchase eligibility lowers mortgage interest rates by 8–12 basis points. GSE purchase eligibility does not impact default or foreclosure rates or the likelihood of prepayment penalties, negative amortization, interest-only loans, balloon loans, or debt-to-income ratios. Kaufman points out that the fact that default and foreclosure rates are unaffected means that the interest rate impact is fully attributable to the GSE discount and not to less risky borrowers receiving a lower interest rate. The limitation of this approach is that these impacts apply only to borrowers with loan amounts near the conforming loan limit. These tend to be more affluent households and hence the results do not apply to households with moderate or low incomes and/or wealth.

The results from these studies indicate that the GSE subsidy has led to a reduction in interest rates of around 10–20 basis points. The next step is to determine if this has affected the homeownership rate. Note that changes in the homeownership rate are primarily due to first-time homeowners. So the focus needs to be on the interest rate

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sensitivity of potential first-time homeowners. Existing homeowners' reaction to interest rates will be on the intensive, not the extensive, margin. That is, lower interest rates can result in cash-out refinancing that is used for home improvements.

Painter and Redfern (2002) investigated the impact of interest rates on both short-run and long-run homeownership rates. Their results confirm the previous findings in the literature that there is little evidence of a significant impact of mortgage rates on short-run or long-run homeownership rates. Hence, it is not likely that the GSE mortgage interest rate subsidy had a significant impact on the homeownership rate.

14.4.4.5 The government role in the mortgage default and foreclosure process

Mortgage default and foreclosure can be seen as the antithesis of homeownership. That is, it typically results in the movement from a state of homeownership to one of nonhomeownership. The drop in the homeownership rate could be due to the fact that the foreclosed properties either were vacant for sustained periods of time, were rented, or were demolished. Furthermore, because of the negative impact on credit scores, households in foreclosed properties are effectively barred from buying another house for many years.[41]

To set the stage for the analysis of the government role in the mortgage default and foreclosure process, we first provide information on historical foreclosure rates dating back to 1925 and compare them to the homeownership rate. We then detail a very successful early mortgage modification program, the HOLC. We then focus on the role that borrower-friendly state foreclosure laws have had on foreclosure rates.

14.4.4.5.1 History of foreclosures and the homeownership rate

Historical data are sparse since the federal government does not keep official statistics on foreclosures. Figure 14.8 plots foreclosure rates for 1925–1979. This is based on two series from Snowden (2006): nonfarm foreclosures for 1925–1969 and foreclosures on VA loans for 1950–1979. The foreclosure rate rose steadily during the latter half of the 1920s and reached historical highs of more than 13 per 1000 mortgages in the early 1930s before exhibiting an equally strong decline in the rest of the 1930s. One reason for this strong decline was the implementation of the HOLC (see below). The two series shown in Figure 14.8 line up quite well and both show another spike around 1965 of at least 5 foreclosures per 1000 mortgages.

There was a 5 percentage point drop in the homeownership rate between 1930 and 1940, whereas the foreclosure rate peaked in 1932 and declined steadily until 1940. In fact, the correlation between the nonfarm foreclosure series and the homeownership rate is −0.28. But given that the homeownership rate is only reported once every 10 years through 1940, it might well be that the decline started prior to 1930, and hence, the actual

[41] Molloy and Shan (2013) found that most households are renters 2 years after a foreclosure start.

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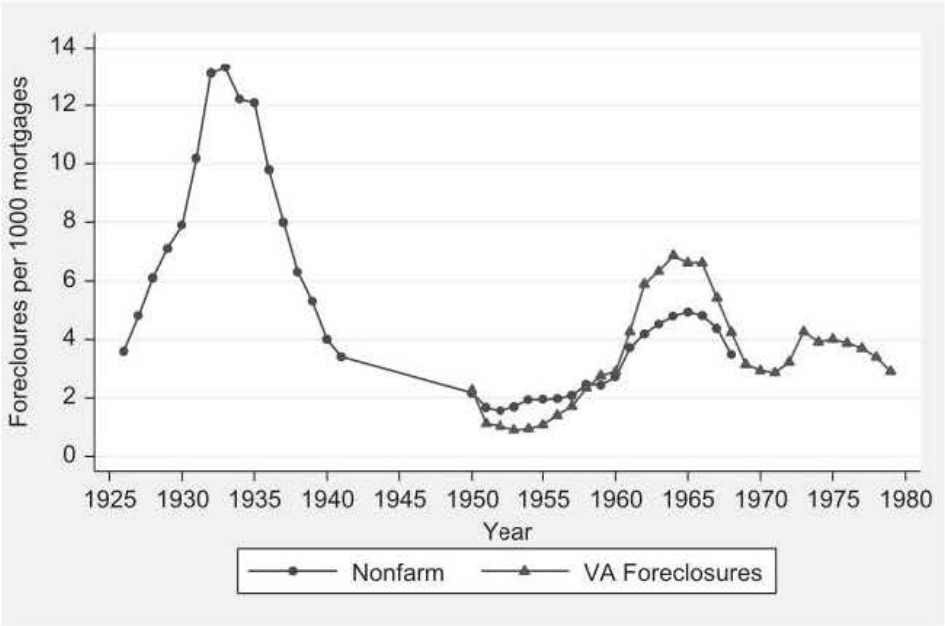


Figure 14.8 Annual US foreclosure rates: 1925–1979. *Source: Snowden (2006), Series Dc1255–1270.*

correlation between the homeownership and foreclosure rates might well be even stronger than this estimate value based on limited data.

Figure 14.9 plots quarterly foreclosure rates starting in 2003 based on data from Equifax. While this series may not be completely compatible with the earlier data, what is interesting is that the national rate peaked in the second quarter of 2009 at 2.4 foreclosures per 1000 mortgages, which is significantly lower than what was experienced in the Great Depression. Of course, what made this a crisis was the significant heterogeneity across states; for example, the rate peaked at close to 9 foreclosures per 1000 mortgages in the second quarter of 2009 in Nevada.

There was a decline in the US homeownership rate from a high of 69.0% in 2004 to 65.1%. This coincides with the rise in foreclosures during this period. Hartley (2010), Mian et al. (2011), and Anenberg and Kung (2014) show that the increase in foreclosures during this period led to an increase in unsold housing inventory, which is consistent with this drop in homeownership.[42]

14.4.4.5.2 Home Owners' Loan Corporation

In 1933, the Home Owners' Loan Corporation Act established HOLC to refinance distressed mortgages. The goal of HOLC was to keep homeowners in their homes and stabilize the homeownership rate. Applications were accepted between June 1933

[42] To get a causal impact of foreclosure on homeownership, one could do the same analysis as in Mian et al. (2011) using the homeownership rate instead of unsold housing inventory as the dependent variable.

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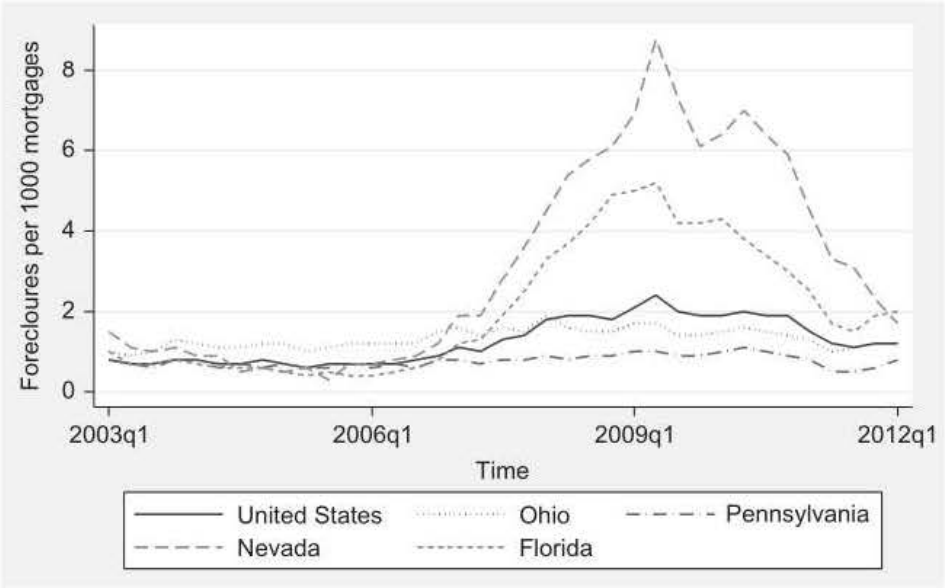


Figure 14.9 Quarterly US foreclosure rate: 2003q1–2012q1. *Source: FRBNY Consumer Credit Panel/ Equifax. Note: Based on the population with a credit report.*

and November 1934 and in May and June 1935. After that, the loan portfolio gradually declined until the program was ultimately ended in 1951 and existing loans were sold to private lenders.

Rose (2011) noted that refinancing was requested for 40% of all mortgaged 1–4 family nonfarm units in the United States and approximately 1 million loans for more than $3 billion were made. HOLC purchased loans from the lender using bonds that were essentially the same as US T-bills and then made new 15-year self-amortizing loans to the borrowers at a 5% interest rate. These loans had no prepayment fee and borrowers could make only interest payments for the first 3 years (Rose, 2011). This represented an important shift in loan structure, as existing mortgages tended to be of short duration, were not self-amortizing, and required balloon payments upon maturity, which tended to be refinanced. This process was essentially halted by the Great Depression and foreclosure rates skyrocketed (see Figure 14.8).

HOLC loans did not exceed 80% of the property appraisal. If the value of the initial loan was greater than 80%, HOLC only accepted the loan if the lender agreed to be paid the 80% figure, hence taking a loss on the loan. Of course, this "loss" is mitigated since the lender does not have to incur the costs associated with foreclosure. Rose reported that approximately 18% of loan applications were rejected because the lender refused to take the principal reduction needed to make the 80% threshold. Using data from actual HOLC loans from New York, New Jersey, and Connecticut, Rose found that the appraisals were inflated as a motivation to get lenders to participate in the HOLC program. This means that the reductions provided to borrowers were lower. Rose estimated

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that principal reductions would have been 16% on average versus 8% if appraisal values had been set to actual market values. Rose argued that HOLC was more concerned about stabilizing the housing market versus getting the best deal for each homeowner with the rationale that a stabilized market and the general economic recovery would lead to lower overall foreclosure rates.

The high participation rate under HOLC can be attributed to a number of factors. First was the generous terms given to the lenders. Second, the new structure of the mortgages provided by HOLC was a real benefit to borrowers, and third, underwriting standards were higher in the 1920s and 1930s such that LTVs were significantly lower then, making the average write-down that a lender had to accept to participate in HOLC much less than under current loan modification programs (Rose, 2011).

14.4.4.5.3 Borrower-friendly foreclosure laws

There was substantial variation in foreclosure rates across states as displayed in Figure 14.9. Part of this was due to differences in the population characteristics and incomes across states, but part was due to the differences in foreclosure laws. Three important distinctions in foreclosure laws pertain to whether recourse is allowed, whether the foreclosure process is judicial (vs. nonjudicial), and whether a redemption period is allowed. All of these can be seen as borrower-friendly characteristics. So the question is to what extent do these borrower-friendly laws affect homeownership rates? That is, do borrower-friendly laws help homeowners to stay in their homes and avoid foreclosure or do they facilitate foreclosure and actually reduce homeownership rates? Furthermore, to the extent that these laws increase the cost to lenders of going through the foreclosure process, will lenders be less likely to originate loans for the marginal borrower?

Typically, after the third month of delinquent payments, the lender will begin the foreclosure process. All states allow for a judicial foreclosure process, while 29 states also allow for a nonjudicial process known as "power of sale." In the former case, the foreclosure process occurs through the courts. This is initiated with the lender filing suit in court that details the debt owed by the homeowner and the reason for foreclosure. A notice or "lis pendens" is sent to the owner that demands payment of the debt owed. Typically, the owner has 30 days to pay off the debt. If not, the lender can request a sale of the property by auction.

In the case of a nonjudicial foreclosure process, the lender sends a "notice of default" to the owner and to the local jurisdictional authority. If the borrower does not respond by repaying what he owes from delinquency, this will result in the initiation of the auction process with the filing of a "notice of sale" by the lender. In either a judicial or a nonjudicial foreclosure process, the auction can take place as soon at 2–3 months after a request to do so is made by the lender. The actual time from the beginning of the foreclosure process to the date of sale will vary from state to state and also depends on the type

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of foreclosure process. Typically, this is significantly longer for judicial versus nonjudicial states (Pence, 2006; Pennington-Cross, 2010). For example, this process typically takes 18 months in New York, a judicial state (Schuetz et al., 2008). During this time, the occupant can live in the house without any payments to its owner.

The actual foreclosure of the property occurs when the property is sold at auction (about 20% of the time) or, if unsold, is transferred to the lender. In the latter case, the property is said to be "real estate-owned" (REO) since it is transferred to the lender's REO department. Once ownership is transferred to a third party via a successful auction or to the lender, the previous owner becomes a tenant of the property. The new owner must follow state procedures to evict the previous owner from the unit.

Some states allow the borrower an opportunity to regain the rights to the property even after the sale date during what is known at the redemption period.[43] To do so, the borrower must repay the auction price and foreclosure expenses during this period, which can last up to 18 months. Typically, a redemption period is only available under a judicial foreclosure. Of course, the ability of the borrower to repay these costs is very unlikely unless she "wins the lottery."

Another factor that affects foreclosure is whether mortgages are considered to be recourse debt. If so, upon default, the lender can lay claim to the debtor's assets to cover the difference between the value of the mortgage and the fair market value of the foreclosed property. This process is known as a deficiency judgment. The process of filing a deficiency judgment and actually collecting from the borrower differs across states. Furthermore, the borrower can file for Chapter 7 bankruptcy to protect her assets. Table 1 in Ghent and Kudlyak (2011) provides information on the extent of recourse in each state and classifies each state as a recourse or nonrecourse state (11 are classified as nonrecourse).

Occupants can avoid a foreclosure by paying back the delinquent debt or by negotiating with the lender to allow for what is known as a short sale. This is a purchase of the property by a third party for a price that is less than the outstanding principal on the mortgage. Lenders will often agree to a short sale to avoid the costs of holding a property as REO and then having to sell it themselves on the open market. This negotiation process can also result in the owner having to pay the back all or part of the difference between what is owed on the mortgage and the sales price. A successful short sale also results in lower legal costs for the lender.

A necessary condition for foreclosure is that the property is worth less than the mortgage balance plus selling costs (otherwise, the owner can sell the property and payback the mortgage debt). The "double-trigger theory of default" posits that this is not sufficient for foreclosure. What is also required is that the household experiences a major adverse life

[43] As of January 2011, foreclosure redemption is only possible in 25 states http://www.ehow.com/info_7867003_redemption-foreclosure.html#ixzz2wnAL21Ev.

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event such as death, the onset of a severe health condition, job loss, or divorce that reduces desired housing consumption (Foote et al., 2008). Another factor that plays a role in the foreclosure decision is future price expectations. If prices are expected to rise, a homeowner will be less likely to default.

Using 1994 and 1995 HMDA data and applying a border fixed effects approach to MSAs that cross state lines, Pence (2006) found that the size of loans is lower in judicial states; that is, borrower-friendly laws can reduce the supply of mortgage credit as this increases costs to lenders. This has the potential for adversely affecting homeownership. Collins et al. (2011) used a similar border fixed effects approach to loans that were 60+ days delinquent as of January 2007 and their status 15 months later (cured, foreclosed, or still delinquent). Their results show that none of the three state foreclosure policies they evaluated (judicial foreclosure proceedings, statutory rights of redemption, and statewide foreclosure prevention initiatives) had a significant impact on the loan status after 15 months. Using 2005 and 2006 HMDA data, Curtis (2014) used the same border fixed effects approach to provide evidence that borrower-friendly laws result in a smaller subprime market share.

Gerardi et al. (2013) found that while foreclosure rates were lower in judicial states in the short run, this was not the case in the long run. The result is that being in a judicial state just lengthened the foreclosure process. They found that this was also the case for a "right-to-cure" law that was enacted in Massachusetts in 2008.

Using monthly data from the Lender Processing Services Applied Analytics database on nearly 3 million prime and nonprime private securitized loans, portfolio loans, and GSE loans that were originated between August 1997 and December 2008, Ghent and Kudlyak (2011) found that while both unconditional and conditional default rates do not differ across recourse and nonrecourse states, default rates are higher in the latter states for underwater borrowers. This implies that when housing markets are in decline and borrowers are more likely to be underwater, the borrower-friendly law that prohibits recourse can increase default rates. Furthermore, when borrowers do default in recourse states, they are more likely to cure and more likely to end up in a friendly foreclosure. These results point to higher foreclosure rates in nonrecourse states. When looking at the type of loan, Ghent and Kudlyak found that the impact of recourse on default only holds for privately held mortgages and not those held by the GSEs.

The Bankruptcy Abuse Prevention and Consumer Protection Act (BAR) was an attempt to reduce bankruptcy abuse by introducing means testing for Chapter 7 filing and hence can be seen as a consumer-hostile law. Prior to this, individuals could file for Chapter 7 bankruptcy and clear their unsecured debts (such as credit card debts) to allow them to pay their mortgages. Morgan et al. (2012) tested to see if BAR led to increased foreclosures in states with higher homestead exemptions. This is because prior to BAR, higher home equity exemptions meant that filers had more funds to pay their mortgages. They also hypothesized that this would impact foreclosures of

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subprime mortgages and not prime mortgages since holders of prime mortgages are unlikely to need to file for Chapter 7 bankruptcy. Using a panel of quarterly state-level data from 1998:1 to 2007:3, the authors showed that BAR did increase foreclosure rates for borrowers with subprime mortgages in states with higher homestead exemptions. There was no impact on foreclosure rates for borrowers with prime mortgages. This is evidence that borrower-unfriendly laws can have adverse effects on foreclosure rates.

Overall, these studies do not provide consistently strong evidence that borrower-friendly laws help borrowers in reducing foreclosure and ultimately homeownership rates. At best, these results are inconclusive. More research is needed to clarify this relationship.

14.4.5 The government response to the housing crisis

In response to the recent financial and housing crisis, the federal government enacted a number of policies. The first response that potentially affected the homeownership rate was the Housing and Economic Recovery Act (HERA) of 2008 that was enacted on 30 July 2008.[44] Among other things, this act merged the Federal Housing Finance Board and OFHEO into the Federal Housing Finance Agency (FHFA). One of its first significant moves was to put Fannie Mae and Freddie Mac under the conservatorship of the FHFA. HERA also includes the FHA Modernization Act, the Housing Assistance Tax Act (HATA), and the HOPE for Homeowners (H4H) Act.

The FHA Modernization Act (1) increased the FHA loan limit from 95% to 110% of area median home prices up to 150% of the GSE conforming loan limit, effective 1 January 2009; (2) required a down payment of at least 3.5% for any FHA loan; (3) placed a 12-month moratorium on HUD's implementation of risk-based premiums; (4) prohibited seller-financed down payments; and (5) allowed down payment assistance from family members.

Due to the more than doubling of the loan limit under the FHA Modernization Act, FHA's market share of single-family home purchase loans jumped from a low of 4% in 2007, to almost 25% in the third quarter of 2008, to a high of 32% in the second quarter of 2010 and remained around 25% in 2011 and 2012 (HUD data). While the FHA was able to help fill the gap left by the exit of private institutions from the mortgage market, the large increase in volume, particularly of high LTV loans in 2008 and 2009, led to high delinquency rates and loses that may (still) require a taxpayer bailout. Despite these problems, Van Order and Yezer (2014) stated that "The Federal Housing Administration (FHA) deserves considerable credit for helping support the housing market during the recent financial crisis by increasing its own market share."

HATA established a first-time home buyer tax credit for purchases between 9 April 2008, and 1 July 2009. The tax credit was 10% of the purchase price up to a credit of

[44] See http://en.wikipedia.org/wiki/Housing_and_Economic_Recovery_Act_of_2008.

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$7500. Those receiving the credit had to repay it over 15 years. Also, the credit was phased out for households filing joint returns with incomes over $150,000 and other households with incomes over $75,000. HATA also provided assistance for the redevelopment of abandoned and foreclosed properties. As part of the American Recovery and Reinvestment Act (ARRA) of 2009, the payback of the credit was set at $8000 for homes purchased between 1 January 2009, and 30 November 2009, and there was no repayment if the house was not sold within 3 years. Finally, the Worker, Homeownership, and Business Assistance Act (Assistance Act) of 2009 extended the time frame in which homebuyers could claim the ARRA version of the credit to 30 April 2010. The GAO reported that as of July 2010, approximately 1 million first-time homebuyers claimed $7.3 billion in interest-free loans under HATA, whereas 16 million first-time homebuyers claimed approximately $23 billion in tax credits under the ARRA and Assistance Act provisions.

Baker (2012) claimed that the initiation of the first-time homebuyer credit led to an increase in sales and prices and was followed by a drop in sales and prices once it ended. Hence, the initial increase in price means that much of the credit was passed on to buyers. But the evidence in the paper for a causal impact is tenuous as it does not rely on a quasi-experimental framework. Still, Baker was likely correct in pointing out that the credit only shifted home purchases forward since the credit recipients would likely have ended up buying at a later point and hence had little impact on the homeownership rate.

The H4H Act authorized the FHA to insure up to $300 billion of 30-year fixed-rate refinance loans up to 96.5% of LTV for delinquent borrowers and to 90% for borrowers with a low credit score for mortgages that were made on or before 1 January 2008. The federal government was to receive 50% of any appreciation in value of the house. In return, lenders received insurance under FHA. The goal was to modify 400,000 loans, but only 64 were actually completed by August 2010. The lack of response is attributed to the minimal incentives for lenders (Rose, 2011).

The second federal response to the housing crisis was the Emergency Economic Stabilization Act (EESA) of 2008 that was passed on 3 October 2008. EESA authorized the Treasury to establish the Troubled Assets Relief Program (TARP) to purchase troubled assets. As part of TARP, the Treasury established Making Home Affordable (MHA). The purpose of MHA was to modify loans of distressed homeowners and to prevent some foreclosures. MHA established the Home Affordable Modification Program (HAMP) and the Home Affordable Refinance Program (HARP). Both will continue until 31 December 2015.

HAMP set a target of modifying the loans of 3–4 million distressed homeowners (US GAO Month in Review July 2009). To be eligible, the owner had to occupy the unit as his or her primary residence. The unit had to be single family with an unpaid mortgage balance no greater than $729,750 that was originated on or before 1 January 2009.

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HAMP was based on the monthly first-lien mortgage payment (principal, interest, property taxes, and homeowner's insurance payments) to gross monthly income ratio (PI) rather than on LTV. The goal was to reduce PI to 31%, so only homeowners with a PI of greater than 31% were eligible under HAMP. The lender first offers a trial modification that becomes permanent if the borrower makes the new payments for approximately 6 months.

A key component of HAMP is the net present value (NPV) calculation that determines if the loan modification is beneficial as compared to foreclosure. A positive NPV requires the lender to curtail the foreclosure process and offer a HAMP modification. A negative NPV leaves it up to the lender's discretion to continue the foreclosure process or offer a HAMP modification.

Note that homeowners do not have to be delinquent to be eligible for HAMP. It is stated that borrowers are eligible if they are 60 days or more delinquent or are facing economic hardship and are determined to be in imminent default.[45] In fact, there are additional monetary incentives to lenders and investors to modify loans where the borrower is current on mortgage payments.

Under HAMP, lenders first reduce the interest rate, then extend the term of the loan to a maximum of 40 years, and finally set up a balloon payment at the end of the loan term as a means for reducing PI to 31%—no principal write-down is required. As compensation, the lender receives a one-time payment of $1000. The loan servicer could receive up to $1000 a year for three years based on the payment history of the borrower.

HARP was established to help nondistressed homeowners (current in mortgage payments) who experienced negative equity (or close to negative equity) to refinance their loans. In particular, HARP allowed homeowners with mortgages owned or guaranteed by Freddie Mac or Fannie Mae that were purchased before 31 May 2009, and with an LTV greater than 80% and up to 125% to refinance without having to purchase private mortgage insurance if they did not already have it. The refinance must result in lower monthly payments or be a more stable product (i.e., moving from an ARM to a 30-year fixed-rate mortgage). The so-called HARP 2.0 was a modification of HARP that allowed for refinancing regardless of the LTV. Plus lenders that refinanced under HARP were not held responsible for fraud committed on the original loan.[46]

Agarwal et al. (2012a) evaluated the impact of HAMP on the number of loan modifications, the characteristics of these modifications, and the likelihood of default. They constructed one control group from loans that are investor-owned (not owner-occupied) since these are not eligible for HAMP. Using pre-HAMP data, they showed that investors and owner-occupiers have similar LTVs, interest rates, modification rates, and delinquency rates though investors have slightly higher FICO scores and higher foreclosure

[45] For example, see http://www.freddiemac.com/singlefamily/service/hmp_eligibility.html.
[46] See http://en.wikipedia.org/wiki/Home_Affordable_Refinance_Program.

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rates than owner-occupiers.[47] A second control group is based on an RD design that focuses on the maximum loan balance that is HAMP-eligible, $729,750. The drawback is that there are few owners in financial distress with mortgage balances just below $729,750 that receive loan modifications under HAMP, and hence, the results might not be generalizable.

Based on the first control group of investors, the authors estimate the short-term impact of HAMP led to an additional 1.2 million modifications and reduced the number of foreclosures by 800,000 as of December 2012, both of which are well below the program goals. Using the second control group produces results that are consistent with the first identification strategy.

Finally, Agrawal et al. found that the participation rate in HAMP of a few large loan servicers (accounting for 75% of the loans) was half that of other servicers. Across all servicers, these participation rates were similar to pre-HAMP mortgage renegotiation rates and can be explained by an organizational design that was conducive (or not) for undertaking loan modifications. Hence, one reason for the low take-up of HAMP was that a large majority of the loans were serviced by firms that were not structured to make loan modifications. The authors estimate that if the loan modification rate of the low-participation rate servicers was doubled so as to be the same as that of the high-participation-rate servicers, the number of modifications under HAMP would increase by 70%.

Hembre (2014) used a computable GE model of the mortgage default decision to calculate the benefits of HAMP. Identification of the model parameters comes from matching to sample moments of the data. Hembre used the parameter estimates to simulate counterfactual scenarios such as the absence of HAMP. He used data on the 1.1 million households that received a permanent HAMP mortgage modification. The average reduction in annual mortgage payment was $9900 that was brought about by a nearly 4% drop in the interest rate, by an extension of the mortgage term by 4.5 years, and by a 6% reduction in principal balance. The average difference between the loan and the house value is $54,000 or 39% for current HAMP participants as of June 2013. Matching to a second data set with information on second mortgages (20% of the sample holds a second mortgage) and to Zillow real estate data reduces the sample size to 5629 (this huge reduction in sample size is a drawback of the paper).

Hembre found that HAMP prevented 515,354 defaults as of June 2013 and a 5-year projection shows HAMP preventing 505,803 defaults. Current HAMP costs are calculated to be $9.5 billion and expected 5-year costs are $20.8 billion or $41,600 per prevented foreclosure. Based on estimates of foreclosure externalities from Campbell et al.

[47] Despite what seems like a reasonable matching on observables, this is a questionable choice of control group given that investors as generally riskier borrowers than owner-occupants (Mayer et al., 2009). The key here might be limiting loans to those originated by main banking institutions.

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(2011) and Harding et al. (2012), Hembre estimated the benefit of one less foreclosure to be $16,000. This amounts to a total social benefit of $8 billion and hence a net loss of $12.7 billion. Hembre then simulated the impact when HAMP modifies the loan so that payments are 25% and 38% of income. The former raises program costs and cost per prevented foreclosure by 29% and 52%, respectively. The latter lowers program costs and cost per prevented foreclosure by 45% and 23%, respectively. The breakeven level is the reduction of payment level to 52% of income for which only 25% of the existing HAMP participants would be eligible.

In a theoretical analysis, Mulligan (2010) found that one reason why HAMP has been ineffective is its incentive structure that targets the PI ratio and the uncertainty it has created for borrowers have made it "impossible to both write down principal and offer modification to a wide range of borrowers."

The federal government implemented numerous policies to curtail the financial and housing crisis. In the housing market, many policies focused on reducing the foreclosure rate. These included the H4H, the HAMP, and the HARP. Overall, the evidence shows that the government effort at curtailing the foreclosure crisis was generally ineffective. The lone exception may be policies that led to a large increase in the FHA's market share at the time that private institutions exited the market.

One reason that has been made for why programs such as HAMP and HARP were unsuccessful is that securitization, because of its complexity, has made modification of loans more difficult.[48] Adelino et al. (2009) use an IV approach to provide evidence that securitization actually increases the likelihood that mortgages will be modified and decreases the chance they will be foreclosed on by mortgage servicers. The authors argue, instead, that owners of mortgage-backed securities are deterred from loan renegotiations because they are concerned that borrowers will still default after costly modifications and because delinquent borrowers will self-cure even without the modifications.

14.4.6 Conclusion

Governments in the United States have attempted to affect the homeownership rate through a wide range of policies. We have focused on federal and state policies that are related to the mortgage market, particularly the structure, volume, and quality of mortgages. We began in the 1930s with the federal response to the depressed economic and housing conditions that characterized the Great Depression and continued through the federal response to the recent financial crisis. One takeaway is that despite the continued focus on homeownership as the "American Dream," most of the government policies pursued have had little effect on the homeownership rate, particularly in the long run. In fact, some of the largest federal government involvements in the mortgage market

[48] For example, see http://www.jdsupra.com/legalnews/securitization-and-loan-modification-88901/.

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such as the NHA of 1934 and the VA Mortgage program were primarily intended as economic stimulus policies.

The homeownership rate was pretty stable between 1880 and 1930, and despite the large government involvement in the mortgage market in the 1930s, the homeownership rate fell by 5 percentage points. Despite this drop, the implementation of the FHA, Fannie Mae, and programs such as HOLC likely prevented the homeownership rate from falling even further.

The following 20 years saw a significant increase in the homeownership rate, and it is during this time when federal and state policies had a large impact. Fetter (2013b) made a strong case that the imposition of rent control during WWII led to a significant increase in the homeownership rate, and Fetter (2013a) and Chambers et al. (2013) provided evidence that the introduction of the GI Bill and the VA Mortgage program significantly impacted the structure of mortgage finance and the homeownership rate. Along with the FHA mortgage insurance program, the VA program offered longer loan terms with higher LTVs. The latter characteristic allowed otherwise wealth-constrained households to purchase homes with small down payments.

Chambers et al. (2009) found some evidence that changes in mortgage finance such as piggyback loans, first introduced by the GSEs in the late 1990s, affected the increase in the homeownership rate between 1994 and 2005. But this was a short-term effect as this financing just shifted forward the age at which some households first purchased a home. Furthermore, it led to many households purchasing homes who were unable to make mortgage payments and who soon defaulted and then lost their homes to foreclosure. The federal role in this short-term increase in the homeownership rate likely traces back to the deregulation of the mortgage market that began in the early 1980s that laid the groundwork for the dramatic rise in subprime loans made by large and national in scope nondepository institutions.

A significant indirect government presence in the mortgage market is captured by the GSEs Fannie Mae and Freddie Mac. While, historically, they had a small role in the mortgage market, their share of outstanding mortgage debt started to increase dramatically in the 1980s. Concurrent with this increased GSE activity, and together with the passing of CRA in 1977, the 1992 GSE Act mandated steps to increase loans to low-income households and in low-income areas. Many viewed these affordable housing goals as leading to a lowering of mortgage standards and a primary reason for the recent housing crisis. But there is little evidence of a significant impact of the affordable housing goals on the homeownership rate (as well as loan volume and performance), and it points to the conclusion that, in this respect, the GSEs and CRA probably played a minor role in the recent mortgage crisis.

Part of the reason that the GSEs had little role in the housing crisis is that there is strong evidence of considerable GSE crowd out during the market boom of 2003–2006. Furthermore, given that there was very little crowd out in 2007–2008,

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Gabriel and Rosenthal (2010) concluded that the government takeover of the GSEs was effective in providing liquidity to the mortgage market during the financial crisis. This is further evidence that the federal role in the housing market is best justified during significantly down markets (as during the Great Depression and Great Recession).

This countercyclical role of federal intervention in the mortgage market also extends to the FHA. Its market share of single-family mortgage originations was around 3% between 2004 and 2007 when the market was booming and was around 25% starting in 2009 when it was in a major downturn. Van Order and Yezer (2014) stated that this is consistent with the purpose of FHA when it was founded in 1934 to spur the housing market during the Great Depression. Now that the housing market is on more firm footing, Van Order and Yezer advocated that the FHA loan limits should be reduced to historic levels so that it can focus, again, on insuring mortgages to first-time low-income and minority households.

Another reason for the minimal role of the GSEs in the financial crisis was that it was not directly linked to problems in the subprime market. Since subprime mortgages are, for the most part, not conforming, they cannot be directly purchased by the GSEs. The GSEs did purchase subprime PLMBS, but Ghent et al. (2013) showed that the primary reason for doing so was not to meet the affordable housing goals. That said, the GSEs had a large stake in the subprime PLMBS market, and while they only purchased AAA tranches, they tended to invest in riskier securities (Adelino et al., 2014). This may have increased credit supply that was used to buy even riskier mortgages. However, it could be that there was substantial GSE crowd out in the PLMBS market and the lowering of mortgage quality would have happened even without GSE involvement.

States have enacted borrower-friendly foreclosure laws in the form of requiring a judicial process for foreclosures, redemption periods, and nonrecourse upon foreclosure. The literature provides little evidence that these laws significantly reduced foreclosures or ultimately homeownership rates. That said, one of the more successful federal housing policies was the HOLC that was established in 1933 to refinance distressed mortgages. The popularity of HOLC (40% of all mortgaged 1–4 family nonfarm units requested refinancing under HOLC) was attributed to the generous terms given to the lenders and the fact that the new structure of the mortgages provided by HOLC was a real benefit to borrowers. This success is in stark contrast to the government response to the recent housing crisis, particularly policies aimed at curtailing the foreclosure crisis, which have been shown to be ineffective. Policymakers would have benefited from taking a closer look at HOLC when designing these recent programs.

14.5. CONCLUSION

This chapter illustrates the great diversity of government housing policies even within a single country. It describes the rationales for two of the largest types of housing policies in

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the United States, namely, low-income rental assistance and policies to promote homeownership through interventions in mortgage markets, and the nature of the largest programs of each type, the empirical evidence on their effects, and the data and methods used to obtain them. Our review of the evidence finds large differences in the performance of different programs that have been used to pursue the same goals. It also reveals many important gaps in knowledge. Both are surely true for housing policies in other countries. However, much less is known about them.

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HUD-17-0392-F-000284

From: Ed Olsen
Sent: 7 Jul 2017 21:17:44 -0400
To: Bourne, Christopher M
Subject: Re: HUD Research Introduction

Chris,

I sent this message about a week ago with three lengthy attachments in response to your message. I just discovered that HUD's email system blocked a message that I sent to Ben last week. On the chance that this happened to this message, I'm resending it without the attachments. Their size could have been a problem. If you didn't get them, let me know and I'll resend them.

I don't have another scheduled trip to D.C. at the moment. I was there this week and last. However, I'm happy to schedule one for the week after next to talk with you. Any day would work for me. I'll schedule other meetings for that afternoon. My train from Charlottesville arrives at L'Enfant Plaza at 11:20 and leaves from there at 5:00. So a meeting soon after I get there or before I depart would work best for me. If you prefer the earlier time, we could talk over lunch or I could have lunch with someone else at HUD and we could talk right after lunch. I'm happy to talk as long as your schedule permits.

I've enclosed three papers that you might find helpful. The Brookings paper contains evidence-based policy proposals with a summary of the relevant evidence. All evidence is not equally important for housing policy development. This paper is filled with policy relevant evidence written for a broad audience. It deals explicitly with the most common objections to the proposed reforms.

The 2003 NBER paper contains a more detailed description of the system of low-income housing assistance and a more comprehensive account of the evidence on its performance. It's written mainly for researchers new to the topic. It was intended to get them rapidly up to speed. With minor exceptions, I think that you would find it easy to read.

I wrote the section of the 2015 NHH paper that deals with low-income rental housing policy. It's an updated and more technical account of the evidence intended for researchers. The second page contains a table of contents. Reading the coverage of one topic would give you a flavor of the technical level. Labor earnings and employment might be a good choice. Although I haven't written much about it, I know how to reduce the work disincentive effects of HUD's low-income housing programs.

Ed

Edgar O. Olsen
Department of Economics
University of Virginia

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On 6/29/2017 4:23 PM, Bourne, Christopher M wrote:

> Hello Ed,
> I'm looking forward to meeting you. When is your next trip to town? You referred to an article below about performance of low income housing programs. I've pulled a number of your articles off the internet but want to be sure I see that one. What's the title? I'll be out of town next week, but perhaps we could meet the week after that (?).
> Regards,
> Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Olsen, Edgar O. (eoo) [mailto:eoo@eservices.virginia.edu]
Sent: Thursday, June 29, 2017 12:08 PM
To: Hobbs, Benjamin R <Benjamin.R.Hobbs@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Re: HUD Research Introduction

Chris,

As I told Ben, it's easy for me to come to D.C. for afternoon meetings, and I intend to do that whenever it's useful in the pursuit of housing policy reforms that serve the interests of taxpayers and the people they want to help. Research has an important role to play in that. So if you would like to bat around ideas for housing policy research in line with Secretary Carson's priorities or explore some of the ideas that I've shared with Ben, I would be happy to do it. I'm very knowledgeable about the

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evidence on the performance of low-income housing programs and the gaps in our knowledge. I produced a lengthy survey article about two years ago.

Ed

On 6/28/2017 4:07 PM, Hobbs, Benjamin R wrote:

> Chris and Ed,
>
> This is a much-needed introduction and I'm sorry to you both for not making the connection even earlier in my tenure at HUD.
>
> Ed, I'd like to introduce you to my colleague, Chris Bourne. Chris is the Senior Advisor in HUD's Office of Policy Development & Research. We don't have an Assistant Secretary for that office so Chris is a one-man show representing the Administration right now. Chris has a great grasp of Secretary Carson's priorities and is eager to set out a research agenda for the next four years that mirrors those priorities.
>
> Chris, I briefly told you about Ed Olsen when we met today. Ed is an excellent resource of knowledge on public housing policy, Fellow at AEI, and professor at UVA. I've met and spoken with him a few times. He has some excellent ideas of where HUD could focus its research efforts in the next four years. Some you and I have already discussed today. I've taken the liberty to share with you (attached) the 'research agenda' Ed wrote up as his suggestions on research questions HUD ought to be focused on. If you have questions on the research questions or policies in this agenda, please don't hesitate to ask me or Ed.
>
> I hope you're able to get together soon, or at least chat on the phone.
>
> Thank You,
> Ben

Ben Hobbs
Special Policy Advisor, Office of Public & Indian Housing (PIH)
U.S. Dept. of Housing & Urban Development
Work: (202) 402-5025 ▪ **Cell:** (b)(6) ▪ **Email:** Benjamin.R.Hobbs@hud.gov

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From: Louis Tenenbaum
Sent: 30 Oct 2017 19:23:04 +0000
To: Bourne, Christopher M
Subject: Opening is good but we need your signature

Click Here to support HomesRenewed's campaign for H.R.1780

Dear Christopher,

Congress has set a priority for passage of a tax reform bill before the end of 2017. That legislation is likely to be a big package with many smaller proposals. One initiative Congress should wrap into the tax measure is HR 1780, the Senior Accessible Housing Act, which provides a tax credit of up to $30,000 for age-friendly home renovations.

HR 1780 aligns the interests of millions of American consumers who want to age in place, innovative industries that produce and install home products and technologies, and businesses and agencies that serve people in those homes. It has the additional potential to create health-care savings in the form of avoided falls, hospitalizations, and other institutional care. This bill was introduced by Democrat Charlie Crist from Florida and has received bipartisan support from 12 representatives. See https://www.congress.gov/bill/115th-congress/house-bill/1780 .

HomesRenewed, whose mission is to drive policy for incentives to grow the

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number of homes that facilitate vibrant and autonomous living for residents throughout their lifespan, has prepared the attached letter on HR 1780 as part of a broader outreach effort with members of Congress. We are writing to ask your support for this initiative. We believe there is greater likelihood of passage if we can demonstrate industry and community support. We will reach out to Congressman Crist, House Ways and Means Committee members and other legislators urging them to incorporate HR 1780 into any tax reform package under consideration in this Congress.

Though HR 1780 limits its beneficiaries to homeowners over 60 years old, the legislation nonetheless would motivate home upgrades by millions of Americans. Efforts toward passage of this bill will also elevate this topic in the national agenda.

HomesRenewed plans additional activities relevant to HR 1780 and other measures to incentivize age-friendly home renovation. We have a research agenda to develop evidence and information needed to support the bill and the program. We will help shape the regulations once the bill becomes law. We will build grassroots support for local and state initiatives for upgrading American homes.

Please review the letter below and get back to us by November 3, 2017 to confirm your support and permission to include your company as signatory to the letter. Please pledge your support. Please contact us if we can help secure your organization's support. We also seek support from grassroots organizations and individual consumers.

We hope to hear from you soon. Please contact Susan or Louis with your questions and comments. Also, please forward this request to your friends and colleagues. We need a big tent with lots of stakeholders to make this happen.

Thank you for your support.

Sincerely,

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I know we share interests so I send occasional emails to keep us on the same page.

Our mailing address is:

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PO Box 60027
Potomac, MD 20859

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From: Louis Tenenbaum
Sent: 25 Oct 2017 15:53:45 +0000
To: Bourne, Christopher M
Subject: We need YOUR support to lobby congress

HomesRenewed™ kicks off lobbying campaign for H.R.1780

Dear Christopher,

Congress has set a priority for passage of a tax reform bill before the end of 2017. That legislation is likely to be a big package with many smaller proposals. One initiative Congress should wrap into the tax measure is HR 1780, the Senior Accessible Housing Act, which provides a tax credit of up to $30,000 for age-friendly home renovations.

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Thank you for your support.

Sincerely,

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I know we share interests so I send occasional emails to keep us on the same page.

Our mailing address is:

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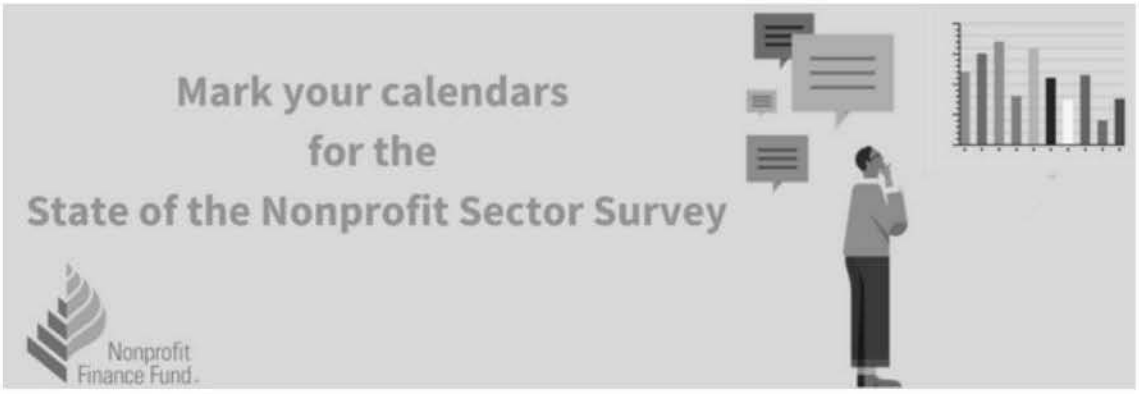
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From: Nonprofit Finance Fund
Sent: 6 Nov 2017 13:35:40 -0500
To: Bourne, Christopher M
Subject: Mark your calendars: NFF's State of the Nonprofit Sector Survey

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Calling all Nonprofit and Social Enterprise Leaders

Nonprofit Finance Fund (NFF) regularly takes the temperature of the US social sector by reaching out to thousands of nonprofits and social enterprises about their programmatic, financial, and operational issues, and analyzing the dynamics underlying their responses. Gathering and sharing this critical data -- aggregated and by sub-sector, organization size, geography, and other factors -- is a major pillar of NFF's mission.

The Survey is a widely watched barometer of the health and challenges of US social-sector organizations and the communities we all serve. When we launched our Survey in 2009, economic crisis threatened the viability of many organizations. Our 2015 Survey found persistent concerns about succession planning, workforce retention, and long-term financial sustainability. As one respondent put it: "Although we manage to keep our financial heads above water -- our greatest challenge is the uncertainty and constancy of operating on such a knife edge."

For many, the change in US administration has made that knife edge feel even thinner. Vulnerable communities feel more vulnerable. The nonprofits and social enterprises dedicated to supporting them work in a highly charged and uncertain operating environment. Now more than ever, we need the country to see clearly what's happening and what's at stake.

Please help us to raise your organization's voice by setting aside just 20-30

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minutes any time between January 17, 2018, and February 21, 2018, to complete the Survey. And please **email us** if you'd be willing to help share the Survey with your networks.

Email **survey@nff.org** or visit **www.nff.org/survey** to learn more.

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Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

SafeUnsubscribe™ Christopher.M.Bourne@hud.gov

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AMERICAN OVERSIGHT

From: Terril Bates
Sent: 12 Jul 2017 16:46:01 -0400
To: Bourne, Christopher M
Subject: Re: NDG Advisory Committee Meeting Reminder

Thank you for taking the time to respond. I will ask their staff to include you on the meeting notices and to confirm the dates for the next few months

On Wed, Jul 12, 2017 at 4:41 PM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

Ms. Bates,

Not sure if I'll be able to make this one. Is this a monthly meeting? Does it fall on the same date each month, or the third Wednesday of each month?

Regards,

Christopher Bourne

Senior Policy Advisor

Office of Policy Development and Research

U.S. Department of Housing and Urban Development

(202) 402-5147 (office)

(b)(6) *(mobile)*

From: Terril Bates [mailto:tbates@shasc.org]
Sent: Wednesday, July 12, 2017 12:46 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Fwd: NDG Advisory Committee Meeting Reminder

AMERICAN OVERSIGHT

Good Afternoon!

The Northside Development Group will host the Advisory Committee Meeting on **Wednesday, July 19th from 8:30 - 9:30 am** at the Cleveland Event Center (located at 141 N. Cleveland Park Dr. Spartanburg, SC 29303).

The meeting agenda will follow.

Please rsvp by replying to this email. Thank you so much! We look forward to seeing you there!

Have a wonderful day!

Best,

Carmeisha

--

Carmeisha White

Executive Administrator | Northside Development Group

C (b)(6) | O 864-598-0097 | www.spartanburgndg.com

698 Howard Street, Spartanburg, SC 29303

P.O. Box 3362, Spartanburg, SC 29304

AMERICAN OVERSIGHT

--

Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |

Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302

tbates@shasc.org | www.shasc.org

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--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
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AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 15 Oct 2017 18:53:15 +0000
To: Bourne, Christopher M
Cc: Andy Winkler
Subject: Re: Roundtable
Attachments: image001.jpg

Chris, so sorry but we weren't able to identify a HHS rep for Monday's roundtable. There's definitely interest but the time slot didn't work out.

We'll follow-up with you after Monday's roundtable. I assume we should point people to the forward hud website for details on leadership's priorities?

Thanks again.
Anand

Sent from my iPhone

On Oct 13, 2017, at 10:42 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

> Anand,
> I understand fully.
> Chris
>
> <image001.jpg>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*
> *U.S. Department of Housing and Urban Development*
> *(202) 402-5147 (office)*
> (b)(6) *(mobile)*
>
> **From:** Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
> **Sent:** Friday, October 13, 2017 10:38 AM
> **To:** Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
> **Cc:** Andy Winkler <awinkler@bipartisanpolicy.org>
> **Subject:** RE: Roundtable
>
> Chris,
> Hope you're well. We have unfortunately not been able to secure a HHS rep for Monday. This is partially due to former Sec. Price transitioning out. We are trying our best but wanted to give you a heads up. In the event that we're not able to identify a HHS rep, we think it may look odd to have a HUD rep without a HHS rep when collaboration between the two departments is the key goal of our effort. We plan to get back to you by COB today to let you know about the status. Hope this is ok.

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Thanks for your understanding.

Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Andy Winkler
Sent: Wednesday, October 11, 2017 12:55 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: RE: Roundtable

Hi Chris – Attached is the participant list. We're still finalizing the agenda to send to everyone, but I can give you a rough outline.

After quick introductions, we'll turn it over to you for about 10-15 minutes for an overview of HUD's goals and priorities. And do the same with the representative from HHS (still waiting on confirmation who that will be). We can then open it up to a few questions or not, whatever you're comfortable with.

After that, Jake and I will give a quick rundown of BPC's outreach efforts to-date and then jump right into a group discussion with all the participants on potential HUD-HHS collaborations. Of course, there's no need to stay for this portion if you have other obligations!

If you have any questions, just let me know. I'll be sending around the agenda to the full group shortly with all these details.

Best,
Andy

Andy Winkler
Senior Policy Analyst | Bipartisan Policy Center
(202) 218-6783 | bipartisanpolicy.org

From: Anand Parekh, MD
Sent: Wednesday, October 11, 2017 11:42 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: Roundtable

Thanks, Chris, I'm on travel currently. Copying Jake and Andy in our office to send to you.
Anand

Sent from my iPhone

AMERICAN OVERSIGHT

On Oct 11, 2017, at 7:42 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

> Anand,
> I hope all is well. Just checking in regarding the Roundtable on Monday.
> Can you send me a copy of the agenda, list of participants and any other info I might need to prepare?
> Thank you,
> Chris
>
> <image001.jpg>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*
> *U.S. Department of Housing and Urban Development*
> *(202) 402-5147 (office)*
> (b)(6), *(mobile)*

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From: James Harbison
Sent: 12 Sep 2017 16:14:01 +0000
To: Bourne, Christopher M
Subject: Re: Meeting Follow-up
Attachments: image003.jpg

Chris,
Wish I could join you. I have a 3:55 pm flight. Let's set up a VTC or teleconference.

Happy to do an interview.

Thanks for giving me so much of your time yesterday.

Semper Fi,
Jim

Sent from my iPhone
Jim Harbison

On Sep 12, 2017, at 10:21 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:

Jim,
It was great to see you yesterday. You gave me a lot to think about. If you're available at 3:00 today, I would love to introduce you to a few more folks who would be interested in what you're doing. If not, I'll look to set something up later, perhaps by VTC. If you're available a 2:00, you can come sit in on the roll-out of the reform plan. I'll send you more details as soon as I can after roll-out. I can tell you that what you're doing with Envision RAD and the Dialysis Program aligns squarely with two of the strategic objectives.
Let me know about your availability today, and I'll see if we can pull together a quick meeting.
Also, would you be open to an interview for PD&R's online magazine "The Edge?" I could arrange to have someone come out to work with you.
Semper Fi,
Chris

<image003.jpg>
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) (mobile)

****
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From: Terril Bates
Sent: 12 Jul 2017 12:46:04 -0400
To: Bourne, Christopher M
Subject: Fwd: NDG Advisory Committee Meeting Reminder

Good Afternoon!

The Northside Development Group will host the Advisory Committee Meeting on **Wednesday, July 19th from 8:30 - 9:30 am** at the Cleveland Event Center (located at 141 N. Cleveland Park Dr. Spartanburg, SC 29303).

The meeting agenda will follow.

Please rsvp by replying to this email. Thank you so much! We look forward to seeing you there!

Have a wonderful day!

Best,

Carmeisha

--
Carmeisha White
Executive Administrator | Northside Development Group
C (b)(6) O 864-598-0097 | www.spartanburgndg.com
698 Howard Street, Spartanburg, SC 29303
P.O. Box 3362, Spartanburg, SC 29304

--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
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From: James Harbison
Sent: 8 Sep 2017 21:43:23 +0000
To: Bourne, Christopher M;Sullivan, Brian E
Cc: Davis, Thomas R
Subject: RE: A meeting of the minds?

Tom,

Understand that you may not be available. Greg and I are meeting at 2:30 in his office.

Chris,

Other than meeting with Greg, I can adjust all else on Monday and Tuesday. I fly out late Tuesday afternoon. Looking forward to meeting you.

Brian,

I'll be over at 1 pm on Monday if that works for you.

Thanks all,
Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Thursday, September 07, 2017 4:49 PM
To: Sullivan, Brian E
Cc: James Harbison; Davis, Thomas R
Subject: Re: A meeting of the minds?

Great idea. Monday morning is tight, but multiple options otherwise. Looking forward to seeing you, Jim.



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research

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U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

On Sep 7, 2017, at 17:01, Sullivan, Brian E <brian.e.sullivan@hud.gov> wrote:

> Jim, great to hear from you and yes, would love to connect when you're in town on Monday and Tuesday!
>
> So as not to be directly involved in choreographing calendars, I'm adding Tom from our RAD office …and Chris, whom you may know from your active duty days! Tom…Chris…Jim would love to meet if your stars align.
>
> Brian Sullivan
> HUD's Office of Public Affairs
> 202-402-7527
> Twitter: @SullyatDC

****
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From: Anand Parekh, MD
Sent: 25 Sep 2017 17:37:51 +0000
To: Bourne, Christopher M
Cc: Jake Varn;Andy Winkler
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Christopher Brooks
Sent: 28 Sep 2017 13:30:00 -0400
To: Bourne, Christopher M;kino@communitiesofhope.com
Subject: Cyber Security and Coding Program
Attachments: 53 Bank Network Professional.pdf

Hi Christopher,

It was great to be with you at the Cedars! What an amazing collection of leaders. I'm excited about our potential collaboration. Attached you will find the Executive Summary that we discussed for the Cyber Security and Coding company in Detroit. Dr. Terry Dillard leads the program. He is an extraordinarily brilliant man. I have also included Kino Smith on this email. He assist Dr. Dillard and is a leading business development expert in the city of Detroit. Please feel free to contact us for more information on the program.

Chris Brooks
Pastor | Radio Host | Campus Dean
313.477.2245

From The Word. To Life.

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DIGITAL countermeasures

I.T. SECURITY & PRIVACY AWARENESS EDUCATION

Information

Address:
P.O. Box: 211076
Detroit, Michigan, 48221

Phone:
(248) 219-8703

Email:
terry@dcmeasures.com

Website:
https://www.dcmeasures.com

Executive Summary

The Objective

The objective of this project is to **increase** the number of African American men and women pursuing careers in Information Technology and Information Security, through exposure, guidance and mentoring by seasoned African American I.T. Professionals.

The Opportunity

This project will expand African American participation in a highly technical, highly competitive marketplace, which is global in scope. Students will be exposed to learning objectives that promote critical thinking skills within Science, Technology, Engineering, and Math; as well as incorporate real-world experience through hands-on lab simulations. Students will be equipped to secure job opportunities as employment interns and cooperative student employees.

About Digital Countermeasures, Inc.

Digital Countermeasures, Inc. is an Information Technology - Information Security company that specializes in Information Technology, Information Assurance, and Privacy Awareness Consulting and Education.

Our Mission

It is the mission of Digital Countermeasures, Inc. to expose our clients to a comprehensive array of information technology and information security best practices that are based upon a globally recognized body of knowledge that raise awareness surrounding the maintenance and protection of information assets.

Course Term / Sessions

Course terms will be comprised of **TWO CONSECUTIVE** 10 week sessions.

Sessions will be held weekly, in **4-hour blocks**, over ten weeks (40 hour engagement).

Network Professional 1 (10 Weekly Sessions)

Network Professional 2 (10 Weekly Session)

Digital Countermeasures

Digital Countermeasures, Inc. will provide all instructors and instructional materials.

NOTE: Network Professional is one course - broken into two 10-week sessions. Tuition covers entire course.

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Detroit, Michigan, 48221
Phone:
(248) 219-8703
Email:
terry@dcmeasures.com
Website:
https://www.dcmeasures.com

Course Offerings

Network Professional 1 and 2

Network+ is an ISO-17024 compliant, vendor-neutral technology certification that verifies the certified individual has the skills and knowledge needed to take on a pivotal role in building, managing, and protecting the critical asset that is the data network.

- **Recommended as a first professional-level networking certification**
- **Held by nearly half a million people worldwide**
- **The leading vendor-neutral, globally-recognized networking certification**
- **Network Administrator**
- **Network Technician**
- **Network Installer**
- **Help Desk Technician**
- **$40,000 - $62,000 Salary**
- **Prerequisite: None**
- **Course Tuition: $1679.00 Per Student**
- **80 - Hour Instructor Led Course**
- **Lab Simulations**
- **Network Pro Certification Exam Testing Voucher**
- **Endorsed Certificates of Completion Provided at Culmination of each 10-week session**
- **Portfolio Development**

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Digital Countermeasures, Inc.

CERTIFICATE OF COMPLETION

"To acquire knowledge, one must study; but to acquire wisdom, one must observe."

Marilyn vos Savant

This Certificate is proudly presented to

John L. Doe

For successful completion of

NETWORK PROFESSIONAL 1

in partial fulfillment of **CompTIA Network+** *and* **TestOut Network Pro** *Information Technology certifications*

Dr. Terrance E. Dillard, Ph.D., CISSP
Instructor

DIGITAL countermeasures

04 June 2016

Date

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Digital Countermeasures, Inc.

CERTIFICATE OF COMPLETION

"To acquire knowledge, one must study; but to acquire wisdom, one must observe."

Marilyn vos Savant

This Certificate is proudly presented to

John L. Doe

For successful completion of

NETWORK PROFESSIONAL 2

in partial fulfillment of **CompTIA Network+** *and* **TestOut Network Pro** *Information Technology certifications*

Dr. Terrance E. Dillard, Ph.D., CISSP
Instructor

DIGITAL countermeasures

04 June 2016

Date

AMERICAN OVERSIGHT

Network Pro I Syllabus

Course Description:

Learners will explore the components of networks and network designs. Communications hardware and the interconnection of servers and clients within LANs and WANs will be presented. Network architectures, standards, protocols and access methods used within intranets and the Internet will be described. The functions of network operating systems such as Windows Server, UNIX, and Novell NetWare will be explored. Centralized computing, client/server and peer-to-peer environments, their services and their program-to-program communication protocols will be presented. Data security and system component protection will be studied. Students will be required to complete computer-based assignments inside/outside of class.

Prerequisite: None.

Systems Requirements:

Microsoft: Windows 7, Windows Vista, Windows XP SP2 or higher. Intel Pentium III 1GHz or higher, 1 GB RAM recommended
Apple: Mac OS 10.6.8 or higher, Intel Core Duo 1.83 GHz or higher. 1 GB RAM recommended
Internet: Broadband Cable or DSL connectivity

Course Objectives:

Knowing how to install, configure, and troubleshoot a computer network is a highly marketable and exciting skill. This course first introduces the fundamental building blocks that form a modern network, such as protocols, topologies, hardware, and network operating systems. It then provides in-depth coverage of the most important concepts in contemporary networking, such as TCP/IP, Ethernet, wireless transmission, and security. The course will prepare learners to select the best network design, hardware, and software for a given environment. Learners will also have the skills to build a network from scratch and maintain, upgrade, and troubleshoot an existing network. Finally, learners will be well prepared to pass CompTIA's (the Computing Technology Industry Association's) Network+ certification exam.

Student Learning Objectives:

1. Identify the certifications available, and the kinds of skills and specializations needed that will help students excel as a networking professional.
2. Describe topologies and concepts in the understanding, usage, and design of local area network (LAN), wide area network (WAN) transmission methods, and communications topologies in the design of networks.
3. Identify and use applications and communication protocols in the Transmission Control Protocol / Internet Protocol (TCP/IP) suite to design IP addressing and sub netting solutions.
4. Select various cable media and network interface cards (NIC) options in a particular network configuration.
5. Identify and select the best network devices for a particular wired/wireless network configuration within topology and Ethernet standards.
6. Configure an NOS (e.g., Windows), user accounts, file/print sharing with security authentication/authorization in a network directory services architecture (e.g., Active Directory), domain (client/server) and a workgroup (peer-to-peer) based network.
7. Identify and select technologies and solutions in virtualization of operating systems, virtual networking and remote access.
8. Identify and describe Voice and Video Over IP technologies.
9. Design solution strategies for network troubleshooting and network management.
10. Use security technologies to protect a network from intrusions and ensure network integrity and availability.

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Module	Date	Topics / Readings	Assignment Due
Week 1	TBD	**1. Networking Basics** 1.1 Networking Overview 1.2 Network Topologies 1.3 The OSI Model 1.4 Network Signaling 1.5 Network Protocols 1.6 Numbering Systems	
Week 2	TBD	**2. Cables and Connectors** 2.1 Twisted Pair 2.2 Coaxial 2.3 Fiber Optic 2.4 Wiring Implementation 2.5 Troubleshooting Network Media	Current Event
Week 3	TBD	**3. Networking Devices** 3.1 Network Adaptors 3.2 Network Devices 3.3 Internetwork Devices	Current Event
Week 4	TBD	**4. Ethernet** 4.1 Ethernet 4.2 Ethernet Specifications 4.3 Connecting Network Devices 4.4 Troubleshooting Physical Connectivity	Current Event
Week 5	TBD	**5. IP Configuration** 5.1 IP Addressing 5.2 Alternate IP Addressing 5.3 DHCP Server Configuration 5.4 DHCP Relay 5.5 DNS Name Resolution	Current Event
Week 6	TBD	**11. Wireless Networking** 11.1 Wireless Concepts 11.2 Wireless Standards 11.3 Wireless Configuration	Current Event
Week 7	TBD	11.4 Wireless Network Design 11.5 Wireless Network Implementation 11.6 Wireless Security 11.7 Wireless Troubleshooting	Current Event
Week 8	TBD	**9. Firewalls** 9.1 Firewalls 9.2 Security Appliances 9.3 Firewall Design and Implementation	Current Event

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Module	Date	Topics / Readings	Assignment Due
Week 9	**TBD**	**14. Network Security** 14.1 Physical Security 14.2 Social Engineering 14.3 Network Vulnerabilities and Threats 1 14.4 Network Vulnerabilities and Threats 2	
Week 10	**TBD**	14.5 Authentication 14.6 Security Protocols 14.7 Remote Access Security 14.8 Troubleshooting Network Security Issues	

AMERICAN OVERSIGHT

Network Pro II Syllabus

Course Description:

Learners will explore the components of networks and network designs. Communications hardware and the interconnection of servers and clients within LANs and WANs will be presented. Network architectures, standards, protocols and access methods used within intranets and the Internet will be described. The functions of network operating systems such as Windows Server, UNIX, and Novell NetWare will be explored. Centralized computing, client/server and peer-to-peer environments, their services and their program-to-program communication protocols will be presented. Data security and system component protection will be studied. Students will be required to complete computer-based assignments inside/outside of class.

Prerequisite: None.

Systems Requirements:

Microsoft: Windows 7, Windows Vista, Windows XP SP2 or higher. Intel Pentium III 1GHz or higher, 1 GB RAM recommended
Apple: Mac OS 10.6.8 or higher, Intel Core Duo 1.83 GHz or higher. 1 GB RAM recommended
Internet: Broadband Cable or DSL connectivity

Course Objectives:

Knowing how to install, configure, and troubleshoot a computer network is a highly marketable and exciting skill. This course first introduces the fundamental building blocks that form a modern network, such as protocols, topologies, hardware, and network operating systems. It then provides in-depth coverage of the most important concepts in contemporary networking, such as TCP/IP, Ethernet, wireless transmission, and security. The course will prepare learners to select the best network design, hardware, and software for a given environment. Learners will also have the skills to build a network from scratch and maintain, upgrade, and troubleshoot an existing network. Finally, learners will be well prepared to pass CompTIA's (the Computing Technology Industry Association's) Network+ certification exam.

Student Learning Objectives:

1. Identify the certifications available, and the kinds of skills and specializations needed that will help students excel as a networking professional.
2. Describe topologies and concepts in the understanding, usage, and design of local area network (LAN), wide area network (WAN) transmission methods, and communications topologies in the design of networks.
3. Identify and use applications and communication protocols in the Transmission Control Protocol / Internet Protocol (TCP/IP) suite to design IP addressing and sub netting solutions.
4. Select various cable media and network interface cards (NIC) options in a particular network configuration.
5. Identify and select the best network devices for a particular wired/wireless network configuration within topology and Ethernet standards.
6. Configure an NOS (e.g., Windows), user accounts, file/print sharing with security authentication/authorization in a network directory services architecture (e.g., Active Directory), domain (client/server) and a workgroup (peer-to-peer) based network.
7. Identify and select technologies and solutions in virtualization of operating systems, virtual networking and remote access.
8. Identify and describe Voice and Video Over IP technologies.
9. Design solution strategies for network troubleshooting and network management.
10. Use security technologies to protect a network from intrusions and ensure network integrity and availability.

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Module	Date	Topics / Readings	Assignment Due
Week 1	**TBD**	6. IP version 6 6.1 Multicast 6.2 Troubleshooting IP Configuration Issues 6.3 Troubleshooting IP Communications 6.4 Troubleshooting Name Resolution	
Week 2	**TBD**	**7. Switch Management** 7.1 Switch Access 7.2 Switch IP Configuration 7.3 Switch Interface Configuration 7.4 Virtual LANs 7.5 Trunking 7.6 Spanning Tree Protocol 7.7 Switch Troubleshooting	
Week 3	**TBD**	**8. Routing** 8.1 Routing Basics 8.2 Routing Protocols 8.3 Network Address Translation 8.4 Routing Optimization 8.5 Routing Troubleshooting	
Week 4	**TBD**	**10. Network Customization** 10.1 Network-Based Storage 10.2 Voice over IP (VoIP) 10.3 Virtualization 10.4 Virtual Networking 10.5 Cloud Computing 10.6 SCADA Systems	
Week 5	**TBD**	**12. Wide Area Networks (WAN)** 12.1 WAN Concepts 12.2 WAN Connections 12.3 Internet Connectivity 12.4 Remote Access 12.5 WAN Troubleshooting	
Week 6	**TBD**	**13. Network Policies and Procedures** 13.1 Network Design, Documentation, and Policies 13.2 Safety 13.3 Risk Management 13.4 Security Policies and Assessments	

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Module	Date	Topics / Readings	Assignment Due
Week 7	**TBD**	**16. Network Management** 16.1 Update Management 16.2 Data Protection 16.3 Remote Management 16.4 Mobile Device Management 16.5 Data Center Management 16.6 Monitoring 16.7 Log File Management 16.8 Network Management with SNMP	
Week 8	**TBD**	**17. Network Optimization** 17.1 Optimization 17.2 Troubleshooting Methodology	
Week 9		**17. Network Optimization** 17.1 Optimization 17.2 Troubleshooting Methodology	
Week 10	**TBD**	**Network Pro Practice Exams** Preparing for Network Pro Certification Network Pro Domain 1: Cables and Connections Network Pro Domain 2: Networking Devices Network Pro Domain 3: Ethernet Network Pro Domain 4: IP Configuration Network Pro Domain 5: Wireless Networking Network Pro Domain 6: Network Security Network Pro Domain 7: Network Management Network Pro Certification Practice Exam	

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Website:
https://www.dcmeasures.com

About Dr. Terrance E. Dillard

Dynamic and disciplined professional with teaching experience in Information Technology, Information Security, Systems Development, and Business Process. Over 25 years management experience in business Information Technology. Learner-centric attitude and best practice instructional methods enable students to gain real-world comprehension of theory and practice. Exceptional social skills and sense of humor that help encourage approachability, and foster a pleasant learning environment, both online as well as within the classroom. Professional mentor and coach; have successfully served thousands of Information Technology and Computer Science students in various capacities, including faculty mentor and capstone advisor.

- Information Technology Consultant with Master of Science in Information Assurance from National Security Agency Center of Academic Excellence
- Highly proficient, outcomes driven with remarkable organizational skills
- Exceedingly responsive, courteous and precise communication with learners and peers
- Excellent references and recommendations by Department Chairs, learners and colleagues
- Professor of Computer Science and Information Technology since 2007
- Real-time practitioner within several industries including construction, education, finance, healthcare, legal, and manufacturing as an Information Technology Consultant
- Founder and President of Digital Countermeasures, Incorporated

Earned Degrees:

Ph.D., Information Technology, 2011
Capella University, Minneapolis, Minnesota. 3.833 GPA
Specialization: Information Security

M.S., Business Information Technology (NSA/CSS), 2006
Walsh College, Troy, Michigan. 3.531 GPA
Specialization: Information Assurance (Information Security)

B.S., Business Information Systems, 2003
University of Phoenix, Phoenix, Arizona. 3.846 GPA
Specialization: E-Business

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About Dr. Terrance E. Dillard

Professional Certifications:

- Certified Information Systems Security Professional (CISSP)
- NSA NSTISSI 4011 Information Systems Security Professional
- NSA CNSSI 4012 Senior Systems Manager
- NSA CNSSI 4013 Systems Administrator
- NSA CNSSI 4014 Information Systems Security Officer
- NSA NSTISSI 4015 System Certifier

Professional Organization Affiliations:

- Association for Computing and Machinery (ACM)
- Federal Bureau of Investigation InfraGard (FBI InfraGard)
- Information Systems Security Association (ISSA)
- Institute of Electrical and Electronics Engineers (IEEE)
- International Information Systems Security Consortium (ISC2)
- Upsilon Pi Epsilon Honor Society for Computing and Information Science

Professor Terrance E. Dillard

College and University Professorships:

- Baker College, Information Technology / Information Security Adjunct Professor, 2007 - Present
- Davenport University, Information Security Adjunct Professor, 2011 - Present
- Lawrence Technological University, Information Security Adjunct Professor, 2011 - Present
- Northwood University, Information Security Adjunct Professor, 2007 - Present
- Oakland Community College, Computer Science Adjunct Professor, 2015 - Present
- Walsh College, Information Security Adjunct Professor, 2012 - Present
- Wayne County Community College District, Information Technology Adjunct Professor, 2014 - Present

Courses Taught:

- BIT301 Business Information Technology Theory and Practice
- CIS110 Computer Concepts
- CIS1300 Networking Concepts
- CRJ331 Cybercrime Investigation
- CISSP Boot Camp Training
- CSS111 Introduction to Information Systems Security
- CSS211 Introduction to Network Security
- IA520 Ethical and Legal Issues for Security Practitioners
- IA547 Seminar on Business Continuity Planning
- IAAS332 Authentication and Auditing
- IAAS600 Information Security Planning
- IAAS660 Project Management and Risk Mitigation
- IAAS710 Application Security
- IAAS715 Network Security

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- IAAS735 Advanced Computer Forensics
- INT7223 Enterprise Systems Security
- INT7263 Information Technology Audit and Controls
- ITS321 Legal and Ethical Issues in Information Technology
- ITS331 Designing for Security
- ITS325 Securing Systems
- ITS401 Authentication and Cryptography
- ITS421 Tactical Perimeter Defense
- ITS491 Information Security Research and Design
- MCS5993 Introduction to Computer Security
- MGT351 Management Systems
- MGT4300 Management Information Technologies
- NET101 Essentials of Networking
- NET211 Wireless Networking

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Scholarly Contributions

Dillard, T. (2012, April 1). ***Can smart devices and individual privacy coexist – peacefully?*** Xology: Exploring Michigan's Emerging Tech Sectors, 2012(Spring), 14. Retrieved April 1, 2012, from Automation Alley website: http://www.xologymagazine.com/index.php?

Dillard, T. E. (2012, February 17). ***What Everyone Needs to Know About Using Smart Devices, Social Media, and Free Online Services in The Matrix Called Web 2.0***. Paper presented at the Digital Detroit Review: Tech Summit at LTU. Southfield, MI.

Dillard, T. E. (2011, March 29). **Information awareness: Web 2.0, privacy and cyber security**. Paper presented at the Detroit Zoological Society. Royal Oak, MI.

Dillard, T. E. (2011). ***Privacy and security implications of undergraduate students using Facebook: A quantitative examination***. Dissertation Abstracts International: Section C. Worldwide, 12427.

Dillard, T. E. (2011). ***Hippocratic database and active enforcement***. In S. Brown & M. Brown (Eds.), Ethical issues and security monitoring trends in global healthcare: Technical advancements (pp. 43-49). Hershey, PA: IGI Global.

Dillard, T. E. (2008, August 7-8). ***Electronic mail security***. Paper presented at the meeting of the Michigan State University: Strategy to Reality IT Executive Conference: Don't Look Back. East Lansing, Michigan.

Dillard, T. E. (2007, October 30-31). ***Managing privacy and security compliance***. Paper presented at the meeting of the Eastern Michigan University: Strategy to Reality IT Executive Conference: Securing the Converged Enterprise. Ypsilanti, Michigan.

Dillard, T. E. (2007, January 28). ***Wireless sensor nodes and wireless motes within the Department of Homeland Security***. Paper presented at the meeting of the Nova Southeastern University: Information Security. Ft. Lauderdale, Florida.

Dillard, T. E. (2006, December 2). ***Michigan Homeland Security: effectiveness of wireless technologies for first responders***. Paper presented at the meeting of the Nova Southeastern University: Information Security. Ft. Lauderdale, Florida.

Dillard, T. E. (2006, June 12). ***Information systems security plan: ABC Finance and Subsidiaries***. Paper presented at the meeting of the Walsh College: Building an Information Protection Program. Troy, Michigan.

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National Assessment Governing Board (2012, March 14). Dillard, T.E. participated in the National Assessment of Educational Progress (NAEP) Judgmental Standard-Setting Study (JSS) – Continuance Study. Job Training Programs Curriculum Study – Occupational Expert 3. Eugene, OR.

National Assessment Governing Board (2011, June 27). Dillard, T.E. participated in the National Assessment of Educational Progress (NAEP) Judgmental Standard-Setting Study (JSS). Research report generated for U.S. Department of Education as a result of the Preparedness of 12th Graders for Postsecondary Education and Job Training After High School Graduation Study. St. Louis, MO.

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For more information, call **Dr. Terrance Dillard**
(248) 219-8703 or E-mail: **terry@dcmeasures.com**

Helpdesk Tech ($16.55/hr.), I.T. Support Tech ($17.34/hr.), Desktop Support Tech ($19.90/hr.), Sys Admin ($23.55/hr.), Network Admin ($21.10/hr.), Information Tech Specialist ($18.85/hr.)

AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 26 Sep 2017 13:54:50 +0000
To: Bourne, Christopher M
Cc: Jake Varn;Andy Winkler
Subject: RE: October 16th BPC Roundtable request

Great, thanks! We'll look forward to hearing back from you.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, September 26, 2017 9:04 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

Anand,
This sounds like a great opportunity, and with our team coming together and the Strategic Plan underway, the timing is perfect. I'll work this to ensure HUD is represented.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Monday, September 25, 2017 1:38 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

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Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Terril Bates
Sent: 1 Jul 2017 11:57:28 -0700
To: Bourne, Christopher M
Subject: Out of Office Re: FW: Spartanburg Youthbuild Visit

Greetings:

I will be out of the office with limited access to email or telephone from 6/29-7/5. I will respond to your inquiries beginning July 5th. Have a safe and happy holiday.

Terril

--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
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From: Nonprofit Finance Fund
Sent: 14 Jul 2017 21:05:26 -0400
To: Bourne, Christopher M
Subject: Thank you for joining our mailing list!

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Nonprofit Finance Fund®

Welcome to NFF's email list!

Where money and mission meet your mailbox!

Dear Christopher,

Thanks for joining our email list! You may also wish to find, follow or friend us on Twitter, Facebook or LinkedIn. And for our freshest thinking on nonprofit management and finance, our Social Currency blog is just the ticket.

Privacy is important to us, so we won't sell, rent,or give your name or address to anyone. Every email from us comes with a link at the bottom that will let you modify your preferences.

Thanks again for registering. If you have any questions or comments, feel free to contact us.

Sincerely,

Nonprofit Finance Fund

email: nff@nffusa.org

web: http://nonprofitfinancefund.org

Nonprofit Finance Fund, 70 West 36th Street, Eleventh Floor, New York, NY 10018

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From: James Harbison
Sent: 11 Sep 2017 17:18:54 +0000
To: Bourne, Christopher M
Subject: Re: A meeting of the minds?

Chris,
Thanks. See you at 3:30.
Jim

Sent from my iPhone
Jim Harbison

> On Sep 11, 2017, at 12:49 PM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:
>
> I'm in 8100.
>
>
> Christopher Bourne
> Senior Policy Advisor
> Office of Policy Development and Research
> U.S. Department of Housing and Urban Development
> (202) 402-5147 (office)
> (b)(6) (mobile)
>
> -----Original Message-----
> From: James Harbison [mailto:jharbison@Nashville-MDHA.org]
> Sent: Monday, September 11, 2017 12:16 PM
> To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
> Subject: Re: A meeting of the minds?
>
> Chris,
>
> 3:30 works for me. Thank you for making time.
>
> What room should I come to?
>
> Thanks again,
> Jim
>
> Sent from my iPad
>
> On Sep 11, 2017, at 11:18 AM, Bourne, Christopher M
<Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:
>
> I'm free noon to 1:30 and after 3:30.
>
> [White BK Seal 2go.jpg]
> Christopher Bourne
> Senior Policy Advisor
> Office of Policy Development and Research U.S. Department of Housing and Urban Development
> (202) 402-5147<tel:(202)%20402-5147> (office)
> (b)(6) (mobile)
>
> On Sep 11, 2017, at 08:19, James Harbison <jharbison@Nashville-

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MDHA.org<mailto:jharbison@Nashville-MDHA.org>> wrote:
>
> Chris,
> How does your afternoon look today?
> Thanks,
> Jim
>
> Sent from my iPad
>
> On Sep 7, 2017, at 5:49 PM, Bourne, Christopher M
<Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov><mailto:Christopher.M.Bourn
e@hud.gov>> wrote:
>
> Great idea. Monday morning is tight, but multiple options otherwise. Looking forward to seeing you,
Jim.
>
> [White BK Seal 2go.jpg]
> Christopher Bourne
> Senior Policy Advisor
> Office of Policy Development and Research U.S. Department of Housing and Urban Development
> (202) 402-5147<tel:(202)%20402-5147> (office)
> (b)(6) mobile)
>
> On Sep 7, 2017, at 17:01, Sullivan, Brian E
<brian.e.sullivan@hud.gov<mailto:brian.e.sullivan@hud.gov><mailto:brian.e.sullivan@hud.gov>> wrote:
>
> Jim, great to hear from you and yes, would love to connect when you're in town on Monday and
Tuesday!
>
> So as not to be directly involved in choreographing calendars, I'm adding Tom from our RAD office
...and Chris, whom you may know from your active duty days! Tom...Chris...Jim would love to meet if
your stars align.
>
> Brian Sullivan
> HUD's Office of Public Affairs
> 202-402-7527
> Twitter: @SullyatDC
>
>
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AMERICAN OVERSIGHT

From: Terril Bates
Sent: 6 Jul 2017 16:05:32 -0400
To: Bourne, Christopher M
Cc: Tammie Hoy;Bill Barnet
Subject: Northside Development- Spartanburg

Mr. Bourne:

I shared the fact that you had taken time to visit Spartanburg with the principles of the Northside Development Group, Mr. Bill Barnet and Ms. Tammie Hoy. This project is phenomenal. Of course the limited time that we spent only provided a glimpse of it's impact. There is empirical data as well as professionally prepared presentations that the Northside Development Group uses to share the story and lessons learned. The team would be pleased to make a presentation, even in D. C.

We are certain that you and Secretary Carson would appreciate the value of this project and consider ways to provide information to other communities about how to be a catalyst for successful community transitions.

--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
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From: Dave Deuel
Sent: 6 Oct 2017 22:50:18 +0000
To: Bourne, Christopher M
Subject: Follow up points

Chris,

In addition to the things we talked about on the phone today that I sent you in the recap email, several more thoughts about the disability program in Envision Centers came to my mind:

- **Disability employment initiatives.** There is a strong push for programs leading to employment for people with disabilities. These usually have their own funding that might also support the employment mentoring of the Envision Centers.

- **Available program space.** Disability services also has an abundance of facilities in which the Envision Centers could conduct events or ongoing programs. In the case of people with severe disabilities, the Envision Centers could take some of their activities to the people in the centers. That would help with access issues.

- **Disability foster care.** Although teens with disabilities who are in foster care are not in group homes, connecting the programs of the Envision Center with them should not be a big undertaking. Most of them either go to school or go to the disability service centers on weekdays.

-food for thought.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

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From: Jessica Holcomb
Sent: 6 Jul 2017 16:47:19 +0000
To: Jessica Holcomb;tbates@shasc.org;Bourne, Christopher M
Subject: Invitation: Northside Advisory Committee Meeting @ Wed Jul 19, 2017 8:30am - 9:30am (EDT) (christopher.m.bourne@hud.gov)
Attachments: invite.ics

more details »

Northside Advisory Committee Meeting

When	Wed Jul 19, 2017 8:30am – 9:30am Eastern Time
Where	Cleveland Park, 141 N Cleveland Park Dr, Spartanburg, SC 29303, USA (map)
Video call	https://plus.google.com/hangouts/_/shasc.org/jholcomb
Calendar	christopher.m.bourne@hud.gov
Who	• Jessica Holcomb - organizer • tbates@shasc.org • christopher.m.bourne@hud.gov

Going? **Yes** - **Maybe** - **No** more options »

Invitation from Google Calendar

You are receiving this courtesy email at the account christopher.m.bourne@hud.gov because you are an attendee of this event.

To stop receiving future updates for this event, decline this event. Alternatively you can sign up for a Google account at https://www.google.com/calendar/ and control your notification settings for your entire calendar.

Forwarding this invitation could allow any recipient to modify your RSVP response. Learn More.

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From: Nonprofit Finance Fund
Sent: 26 Oct 2017 11:18:51 -0400
To: Bourne, Christopher M
Subject: Healthy Outcomes Learning Network webinar coming up Oct 30

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Healthy Outcomes Learning Network

In partnership with The Kresge Foundation, Nonprofit Finance Fund (NFF) is pleased to announce our next virtual convening of the Healthy Outcomes Learning Network:

Readiness for Outcomes-Based Partnership
Monday, October 30, 2017
1:00-2:15 pm ET
Register here

More community-based organization (CBO) and healthcare partnerships are emerging, motivated by a desire to improve health outcomes, reduce costs, and improve quality of care. In this convening, we will discuss the capacities needed to do this work successfully --- including financial management and strategy, service delivery, and staffing and leadership --- and will explore tools and ideas to develop these capacities prior to partnership.

This convening will feature a review of our new Nonprofit Readiness for Health Partnership tool, and a panel discussion with the following leaders to discuss what organizational readiness looked like before entering into partnership:

- Ascentria Care Alliance: Angela Bovill, President and CEO, and Tim Johnstone, Executive VP of Community Services
- Spectrum Health: Jeremy Moore, Director of Community Health Innovations, and Ken Fawcett, VP of Healthier Communities

Topics to be discussed include:

- What are the motivations and barriers to outcomes-oriented partnership?

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- Which core capacities are crucial for partnership?
- How are CBOs and healthcare organizations building their capacities in response to partnership needs?

We will also explore the Partnership Assessment Tool for Health created by NFF in collaboration with Center for Health Care Strategies and Alliance for Strong Families and Communities as part of the Partnership for Healthy Outcomes, supported by the Robert Wood Johnson Foundation. This tool focuses on assessing established partnerships and their progress toward key benchmarks characteristic of successful partnerships.

Register here!

About the Healthy Outcomes Initiative

The shift from volume-based to outcomes-based payments has presented both opportunities and challenges for stakeholders invested in building healthier communities. All stakeholders (health systems, community-based organizations, philanthropy, and government) must adapt and re-orient to achieve the promise of improved health outcomes. In particular, community-based organizations (CBOs) are at the heart of this effort, representing the frontline organizations with deep knowledge of communities and services impacting the social determinants of health. Increased partnership between CBOs and health stakeholders has the potential to expand preventative services, reduce costs, and improve health outcomes for communities. Key components of the Initiative include a cross-sector Learning Network, trainings and individual consulting for select networks or geographically-based cohorts of CBOs entering into outcomes-oriented health partnerships, readiness tools, and articles/blogs.

About Nonprofit Finance Fund

Nonprofit Finance Fund (NFF) unlocks the potential of mission-driven organizations through tailored investments, strategic advice, and accessible insights. Founded in 1980, NFF helps organizations connect money to mission effectively through established and innovative approaches to social sector finance. A leading community development financial institution with over $250 million in assets under management, NFF has provided $620 million in financing and access to additional capital in support of over $2.3 billion in projects for thousands of organizations nationwide. NFF is headquartered in New York City and serves clients from five offices across the country.

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From: Anand Parekh, MD
Sent: 16 Oct 2017 19:40:08 +0000
To: Bourne, Christopher M
Cc: Jake Varn;Andy Winkler
Subject: FW: Notes for BPC Roundtable
Attachments: Bipartisan Policy Center.docx

Thanks, Chris. We alluded to this at the meeting. Lots of interesting ideas from the group. Looking forward to following up soon. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Monday, October 16, 2017 12:46 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: FW: Notes for BPC Roundtable

Anand,
Your folks might also be interested in Secretary Carson's perspective regarding housing (specifically the Housing First Program) and the opioid crisis. Check out last week's testimony where in response to a question from Representative Barr (KY) he said:

> "Well, the homelessness is a big issue, and I think one that we as a nation actually have the opportunity to resolve. Housing First, I think, gets a bad name because people think we're just getting people off the street, and then we're forgetting about them. And maybe some people have done it that way. We're not doing it that way now.
>
> "We believe in Housing First, housing second and housing third. Housing First -- you get them off the street because, you know, you leave them under that bridge for a year, they're going to end up in an emergency room, frequently end up getting admitted.
>
> "A week's admission costs as much as a year or more of housing, so that really doesn't help us very much. There are a lot of statistics I can give you in terms of how much they cost when you don't house them, versus when you do.
>
> "But -- so you get them housed first. Secondly, you diagnose why they were in that condition. That's critical. And, in housing third, you fix it. So, you know, I don't think it's appropriate just to get them off the street and forget about them and move on to the next project."



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research

AMERICAN OVERSIGHT

U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Bourne, Christopher M
Sent: Monday, October 16, 2017 12:15 PM
To: 'Anand Parekh, MD' <aparekh@bipartisanpolicy.org>
Subject: Notes for BPC Roundtable

Anand,
Here are the notes for the comments I would have made today. Best wishes for a successful start to your project.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

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Bipartisan Policy Center

SOHUD Priorities

Introduction

- Overview
  - "Opportunities for Enhanced HHS and HUD Cooperation" is a great topic for Secretary Carson – a doctor who once lived in public housing and who later treated patients suffering from conditions stemming from unhealthy homes and communities.
  - Secretary Carson believes in developing and empowering people; not just providing a roof over their heads, but building up their innate qualities to enable them to become self-sufficient and live up to their potential.
  - He views housing as a determinant of health and health as a critical element in the achievement of self-sufficiency.
  - He understands the costs – both social and economic – of unhealthy homes and communities.
  - He recognizes the need to take a holistic approach to solving the challenges that fall into HUD's portfolio and deal with housing, health and education together.

Strategic Plan: see https://forward.hud.gov/goals-objectives

Areas for cooperation with HHS

- Enhance rental assistance so that HUD can provide quality affordable homes to more low-income Americans, particularly the elderly and disabled.
- Promote economic opportunity by encouraging self-sufficiency and financial stability among HUD-assisted residents
  - Envision Center – improve access and delivery of supportive services through public-private partnerships
  - Expand economic mobility programs – Jobs Plus, Section 3, Family Self Sufficiency Program (FSS), Resident Opportunities and Self Sufficiency (ROSS), Moving to Work (MTW)
- Remove lead and other health hazards – protect the health of occupants by addressing lead and other health and safety hazards in housing.

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- Housing inspections and mitigation measures
- Design and deliver lead and healthy homes programs to reduce housing health and safety related issues.

Housing as a Platform for Health

- **Overarching Themes Supported by Research**:
  - Housing is one of several important social determinants of health.
  - Poor physical housing can lead to poor health (e.g., lead, mold, cold/damp, air quality, fall-hazards, ...)
  - Both housing and neighborhoods are crucial to child development and child health.
  - Homeless households are among the highest users of costly hospital-based acute health care.
  - In addition to physical housing condition, other housing "triggers" leading to negative health outcomes include: high housing costs relative to income (unaffordable housing), overcrowding, high poverty/low amenity neighborhoods.
- **Current Research and Demonstration Initiatives**: The large demonstrations, evaluative work, and grants currently underway in the "health/housing space" in PD&R are listed below. (Lead and Healthy Homes Office has other, smaller research initiatives addressing lead, asthma, smoking cessation, etc., and their efforts too may involve coordination with HHS, CDC and others - these are not listed here).
  - <u>Supportive Services Demonstration (Aging in Place in Assisted Housing)</u>
    - AKA the IWISH Demonstration and the Aging in Place study.
    - Three-year rigorous national demonstration in 40 multifamily senior properties and 40+ control sites.
    - Objective is to determine whether the presence of an enhanced service coordinator and part time wellness nurse have a positive impact on tenant health and well- being and reduce adverse costly and avoidable health care events.
  - <u>811 Project Rental Assistance (PRA) Evaluation (Housing for People with Disabilities)</u>
    - Evaluation of HUD's new model of supportive housing for non-elderly adults with disabilities.
    - The evaluation was designed in collaboration with CMS and HHS/ASPE, and just entered its second phase.
    - Objective is to understand whether the new program model (which engages the *state health agency* in partnership with the *local or state*

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housing agency in the delivery of assistance) is effective, whether the model succeeds in delivering the supportive services necessary for this population to remain successfully housed, and whether health outcomes are affected.

- Design and technology innovations for affordable, accessible housing for people with disabilities.
  - PD&R recently awarded three grants totaling $2 million to the University of Florida, Auburn University, and the Home Innovations Research Lab.
- Data Matching Initiative:
  - Multi-year collaboration with National Center for Health Statistics (NCHS) to match HUD tenant data to National Health Surveys to better understand the health of HUD-assisted tenants relative to the health of other poor households and to the general population.
  - Matching the National Health Interview Survey results to HUD tenant administrative data allows us to understand more about the relative health of HUD's tenants—but we don't understand *why* it is different from non-assisted renter health.
  - Observations from the matched data suggest possible lines of future research to both try to understand why HUD tenant health is poor, and to find ways to intervene to improve their health. For example:
    - HUD's adult tenants report poorer health. More than 35 percent of HUD-assisted adults reported their health as either fair or poor compared to 24 percent of low income renters who did not receive housing assistance.
    - The majority of HUD's adult tenants (over 70 percent) are overweight or obese.
    - While the majority of HUD-assisted tenants reported having public health insurance and higher rates of healthcare access and utilization than non-housing assisted low income renters, their self-reported health was worse.
    - There is a higher rate of learning disability reported among HUD-assisted school age children than non-housing assisted low income children and children in general.

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From: Dave Deuel
Sent: 16 Oct 2017 23:19:30 +0000
To: Bourne, Christopher M
Subject: Re: Follow up points

Thanks Chris,

Warm greetings. i hope you are well and that you are catching up with that proverbial train.

Would you have time sometime to look at a one-page proposal for a mentoring program that I designed for people with disabilities and some forms of mental illness who are serving time in prison and planning to be released? Again, it would be a plug in with already established programs within the prison and probation systems.

I sent the proposal to Ben through Joel Freeman at Ben's request back when he was a presidential candidate. There was enthusiasm for the idea among the advisory council, but it took a back seat when Ben's plans changed about running for the presidency.

-food for thought. Thanks.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Tuesday, October 10, 2017 8:27:30 AM
To: Dave Deuel
Subject: RE: Follow up points

Dave,
Thank you. It was good talking with you last week. I'll ensure your recommendations get factored into the Envision Center planning.
Thanks again,
Chris



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research

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U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
Sent: Friday, October 06, 2017 6:50 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Follow up points

Chris,

In addition to the things we talked about on the phone today that I sent you in the recap email, several more thoughts about the disability program in Envision Centers came to my mind:

- **Disability employment initiatives.** There is a strong push for programs leading to employment for people with disabilities. These usually have their own funding that might also support the employment mentoring of the Envision Centers.

- **Available program space.** Disability services also has an abundance of facilities in which the Envision Centers could conduct events or ongoing programs. In the case of people with severe disabilities, the Envision Centers could take some of their activities to the people in the centers. That would help with access issues.

- **Disability foster care.** Although teens with disabilities who are in foster care are not in group homes, connecting the programs of the Envision Center with them should not be a big undertaking. Most of them either go to school or go to the disability service centers on weekdays.

-food for thought.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

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From: pburgess@orcdc.org
Sent: 5 Jul 2017 11:16:30 -0700
To: Bourne, Christopher M;SGT MAJOR
Subject: Upstate Standdown 2017

Mr. Bourne,

SGM Joe Tracy ask me to send along some information about what we do. Operation restoration CDC has been around for 24 years, helping it's community and surrounding areas. Six years ago we decided to open a Transitional home for Veterans. The home is a 7 bedroom house ,that houses homeless vets in need of help . They are offered a program that gives them access to counseling and information on veteran affairs, money management skills and better their life, We are not a shelter . We give them access to people that can help with obtaining benefits thru social security. The program runs from 12 to 24 months. Education is encouraged. This program has also brought many new adventures. One in particular is our yearly Upstate Stand Down. October 12 &13 2017, will be our 6th year. We will be honoring women that have served in the military. The Stand Down celebration is on the 13th from 9;00 am till 4;00pm. The Stand Down offer men and women a chance to fellowship and have access to many vendors that are there to assist VETS only, meals are provided as well. How ever our main GOAL to help the homeless and the Vets at risk of being homeless. We offer hair cuts , dental work at and off site location, hot showers ,clean clothes, hot meals ,glasses exam, hearing test. access to identification, food stamps if qualified, Possible VA benefits. List of shelters and of course the transitional home itself. If they are in the streets we have army issued sleeping bags ,heavy coats, back packs, canteens , to much to mention.

We are a 501(3)c and all of our workers are volunteers. I can say those of us who work with the Stand Down do it as labor of love. We feel it is right to served those who have served us. Mr. Bourne you truly invited to attend honor night on October 12, 2017. Please go to our web site to discover many more interesting fact about us, and more history. wwwupstatestanddown.org Please feel free to call me at 864-342-0907 ext1 if I can be of any further help.

Blessing
Pattie Burgess
PO Box 6084
Spartanburg 29304
864 -699-9481 fax
864-342-0907 ext 1

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From: Len Krichko
Sent: 16 Nov 2017 03:16:50 +0000
To: Bass, Deana
Cc: Polsinelli, Michael L;Bourne, Christopher M;Holderfield, Stephanie A;Greg Tolbert;Bill Bright;Poodt, Jogchum;Hervey Jenkins;Chris Kyles;Sandra Nathan
Subject: Re: Meeting with HUD tomorrow
Attachments: image001.png, image002.png, image003.png, image004.png, image005.png

Deana & HUD Team -

We appreciated our meeting with you today as well and for the good discussion on building the EnVision Center pilot site model here in Detroit at our Boys & Girls Clubs facility at the Gardenview Estates.

We share your common goal of strengthening communities through collaborative partnerships and empowering the people of Detroit and the USA.

We too look forward to moving forward and giving hope and opportunity to all that we serve now and in the future through our strong Boys & Girls Clubs network.

With much appreciation -

Len

Len Krichko
President & CEO
Boys & Girls Clubs of SE Michigan
26777 Halsted Rd., Suite 100
Farmington Hills, MI. 48331-3560
Phone: (248) 522-4414
Email: LKrichko@bgcsm.org<mailto:LKrichko@bgcsm.org>
www.bgcsm.org<http://www.bgcsm.org>
Great Futures Start Here.

On Nov 15, 2017, at 5:07 PM, Bass, Deana <Deana.Bass@hud.gov<mailto:Deana.Bass@hud.gov>> wrote:

Len and BCGA Team,
Thank you for taking time to meet to discuss the EnVision Center Initiative. We know that there is much work ahead, but are looking forward to moving forward with our common goal of empowering people.

Best,
Deana

Get Outlook for iOS<https://aka.ms/o0ukef>

From: Polsinelli, Michael L
Sent: Tuesday, November 14, 2017 5:28:01 PM
To: Len Krichko
Cc: Bass, Deana; Bourne, Christopher M; Holderfield, Stephanie A
Subject: Meeting with HUD tomorrow

Hi Len. We are looking forward to meeting you tomorrow afternoon at 12:30 p.m. The HUD folks will be

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at the Marriott Renaissance Center to hear Secretary Carson's remarks at the "Housing America's Families" symposium. We plan to meet with you at 12:30 p.m. at the Renaissance Center in a conference room being provided to us by Dykema. You will need to check in at the security desk on the second floor of the 400 Tower and get a badge. Tell security you are going to meet with Rochelle Lento (my friend at Dykema providing the meeting space). Also, can you let me know who, besides yourself, will be attending? If you have any questions, please do not hesitate to contact me. Thanks.

Mike

Michael Polsinelli
U.S. Department of Housing and Urban Development
Field Office Director
Detroit Field Office<http://portal.hud.gov/hudportal/HUD?src=/states/michigan/offices>
michael.l.polsinelli@hud.gov<mailto:michael.l.polsinelli@hud.gov>
(313) 234-7502

http://www.hud.gov/
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From: postmaster@nashville-mdha.org
Sent: 21 Sep 2017 14:01:44 -0500
To: jharbison@nashville-mdha.org
Subject: Undeliverable: RAD Implementation in Nashville

This message wasn't delivered to anyone because it's too large. The limit is 30 MB. This message is 34 MB.

jharbison@nashville-mdha.org (jharbison@nashville-mdha.org)
This message won't be sent because it's too large.

Diagnostic information for administrators:

Generating server: bud.nashville-mdha.org

jharbison@nashville-mdha.org
Remote Server returned '550 5.2.3 RESOLVER.RST.SendSizeLimit.Org; message too large for this organization'

Original message headers:

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To: "Wade, Dana T" <Dana.T.Wade@hud.gov>, "Bowes, Robert B"
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 Benjamin R" <Benjamin.R.Hobbs@hud.gov>, "Ozdinec, Milan M"
      <Milan.M.Ozdinec@hud.gov>, "Hipp, Van D" <Trey.Hipp@hud.gov>,
      "jharbison@nashville-mdha.org" <jharbison@nashville-mdha.org>,
"Richardson,
 Todd M" <Todd.M.Richardson@hud.gov>, "Kasper, Maren M"
      <Maren.M.Kasper@hud.gov>, "Gormley, Joseph M"
<Joseph.M.Gormley@hud.gov>
Subject: RAD Implementation in Nashville
Thread-Topic: RAD Implementation in Nashville
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Date: Thu, 21 Sep 2017 19:00:41 +0000
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Return-Path: Christopher.M.Bourne@hud.gov

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From: James Harbison
Sent: 13 Sep 2017 17:17:56 +0000
To: Jean Merkle;David Dellinger;Jim Thiltgen
Cc: Bourne, Christopher M
Subject: Fwd: VTC
Attachments: image001.jpg

Sent from my iPhone
Jim Harbison

Begin forwarded message:
Jean,
Reach out to Mr. Bourne and set up a teleconference or VTC as soon as possible, after 8am Friday. Move whatever needed, except for the Mayor, to make this work.

Buck and Jim T.,
We'll need you both, Recap, Community Development, Communications and Affordable Housing on this call.
Thanks,
Jim
From: "Bourne, Christopher M"
<Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>>
Date: September 12, 2017 at 3:16:29 PM CDT
To: James Harbison <jharbison@Nashville-MDHA.org<mailto:jharbison@Nashville-MDHA.org>>
Subject: VTC

Jim,
When you get a chance, please send me contact info for your VTC tech and I'll have ours link up to test the circuit.
S/F,
Chris

[White BK Seal 2go.jpg]
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) (mobile)

****
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From: Peter Gordon
Sent: 25 Oct 2017 18:43:57 +0000
To: Coressel, Jacie
Cc: Hennessy, Matthew L;Campbell, Cynthia F;Bass, Deana;Bourne, Christopher M;Annette Hennessey;Stephanie Powers;Mills, Allison F
Subject: RE: Meeting with Secretary Carson

Thanks Jacie! Have a great rest of the week.

Best,

Peter

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 2:43 PM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

Thanks, Peter!

I believe it will be Cynthia Campbell and Matthew Hennessy from the office of International and Philanthropic Innovation, as well as Deana Bass Williams, Deputy Chief of Staff and Chris Bourne, Senior Advisor in the office of Policy Development and Research. If any changes are made to that list I'll let you know.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

From: Peter Gordon [mailto:peter.gordon@cof.org]
Sent: Wednesday, October 25, 2017 1:44 PM
To: Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

AMERICAN OVERSIGHT

Hi Jacie,

Attending the meeting with Vikki on our end will be:

- Stephanie Powers, Senior Director for Policy & Partnerships; and
- Peter Gordon, Associate Director of Government Relations.

Once finalized, can you please also let us know who will be attending the meeting with the Secretary? Thanks in advance for your help and thank you for helping set this up!

Best,

Peter

PS~ I will reach out to you separately if we have a parking request.

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 12:32 PM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

Thank you so much, Peter!

We will also need a list of attendees for the meeting if anyone plans to join Vikki.

We are located at 451 7th St. SW. When you arrive, you will enter the South Lobby and check in with security, who will notify us of your arrival. From there, someone will escort you to the Secretary's office for the meeting.

Should you need parking, please let us know.

Thank you!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

From: Peter Gordon [mailto:peter.gordon@cof.org]
Sent: Wednesday, October 25, 2017 12:24 PM
To: Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F

AMERICAN OVERSIGHT

<Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Thanks for getting back to us! Vikki is available at 10 a.m. on Nov. 14 for a meeting with Secretary Carson and we have added that to her calendar (I have included my colleague, Annette Hennessey, who handles Vikki's schedule on this email). Please let me know what else you need from us and we're looking forward to the meeting!

Best,

Peter

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 11:36 AM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Meeting with Secretary Carson

Hi Peter—

My name is Jacie Coressel and I am Secretary Carson's Director of Scheduling. Cindy and Matt (cc'd) reached out to me about setting up a meeting between Vikki Spruill and Secretary Carson. I'm happy to assist with this request. Would Vicki have availability on November 14th at 10 AM?

Please let me know if we can make this work.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

AMERICAN OVERSIGHT

From: Bill Bright
Sent: 18 Sep 2017 16:15:04 +0000
To: Bourne, Christopher M
Subject: Last Week

Great to meet you last week and thanks for joining us at the Club in Detroit. I hope it was useful for you to see the site in person. They really have a great shop there and should be a great first pilot site for how this could work at a Club.

I know you're in touch with Greg Tolbert, but don't hesitate to contact me as well if you need anything on this or in other areas.

Look forward to working with you, Bill

Bill Bright
Sr. Director, Government Relations
Boys & Girls Clubs of America
202-507-6670 (o)
(b)(6) ***(c)***
bbright@bgca.org

AMERICAN OVERSIGHT

From: Art Lindsley
Sent: 27 Oct 2017 14:17:33 +0000
To: Joe Blockno
Cc: Troy Martinez;Kevin Jessip;Youngblood, Richard A;Ken Spedden;Bourne, Christopher M;danette@danettecrawford.com;Will Riddle;Christopher Brooks (b)(6)
Subject: Re: Las Vegas Documentary to launch Public Safety Initiative

I am glad for your efforts in Las Vegas and will continue to pray for this initiative.

Sent from my iPhone

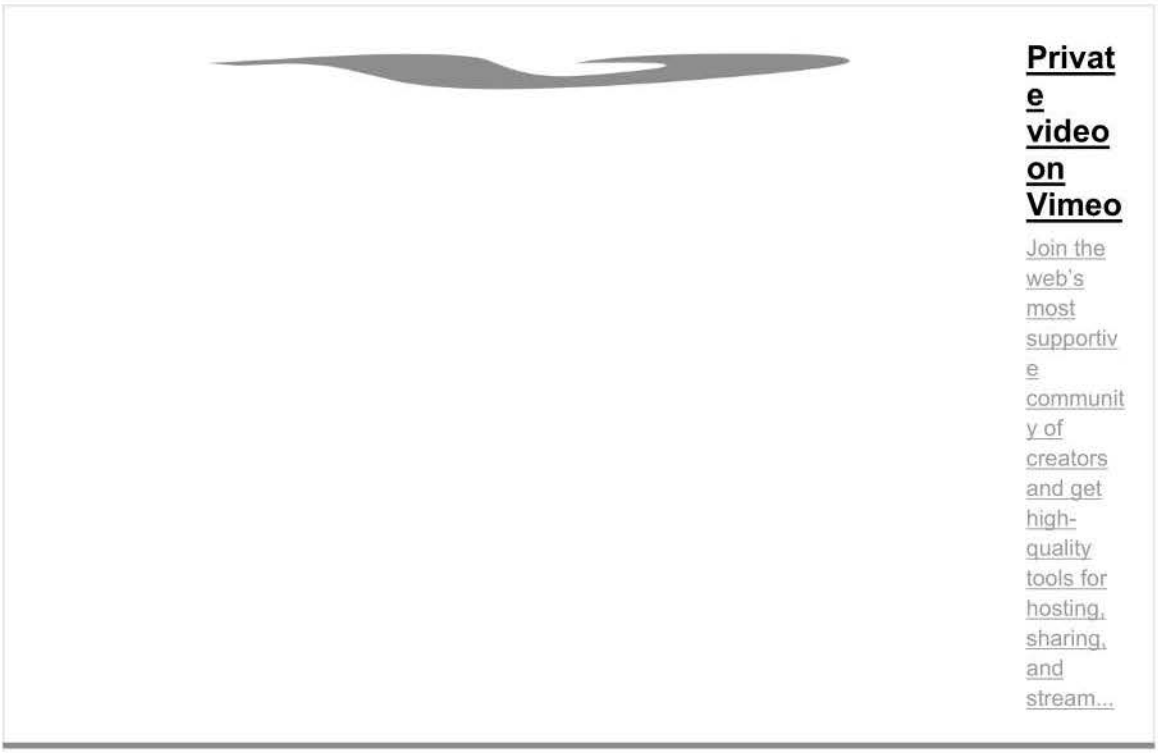
On Oct 27, 2017, at 9:11 AM, Joe Blockno <joeb@workwithkii.com> wrote:

> Wow praise Jesus brother, amazing video. We continue our prayers for the families and the City of Las Vegas.
>
> Joseph C Blockno
>
> President and CEO
>
> Kingdom Impact Investments, LLC
> 146 W. Plant St. Suite 240
> Winter Garden, FL 34787
>
> Office: (407) 233-3207
> Cell: (b)(6)
>
> Email: joeb@workwithKII.com
>
> Website: www.workwithKII.com
>
> CONFIDENTIAL NOTICE: This e-mail (including any attachments) is covered by the Electronic Communication Privacy Act, 18 U.S.C. 2510-2521, is confidential and may be legally privileged and the sender does not waive any related rights or obligations. It is transmitted for the exclusive use of the addressee. If you are not the intended recipient, you are hereby notified that any retention, dissemination, distribution or copying of this communication is strictly prohibited. Please reply to joeb@workwithKII.com that you have received the message in error and then delete it.
>
> THOSE WHO LEAVE EVERYTHING IN GOD'S HAND WILL EVENTUALLY SEE GOD'S HAND IN EVERYTHING
>
> On Thu, Oct 26, 2017 at 10:21 PM, Troy Martinez <(b)(6)> wrote:

AMERICAN OVERSIGHT

Please see attached 2 minute Trailer for the Documentary "Believe Again Las Vegas"

Private video on Vimeo



THE PASSWORD IS (b)(6)

Troy Martinez
10,000 Kids Partnership
6450 E. Stewart Ave.
Las Vegas, NV 89110
Cell 702-358-9222 (702) 387-1010
lv10000kids@yahoo.com
www.10000kids.org

On Thursday, October 26, 2017 7:14 PM, Kevin Jessip <kevin.jessip@icejusa.org> wrote:

AMERICAN OVERSIGHT

Praise God - Donna and I continue to undergird you in prayer daily!

Get Outlook for iOS

From: Troy Martinez <(b)(6)>
Sent: Thursday, October 26, 2017 10:01:34 PM
To: Kevin Jessip; Richard A. Youngblood; Ken Spedden; Christopher M. Bourne
Cc: Art Lindsley; danette@danettecrawford.com; Will Riddle; Christopher Brooks; Joseph Blockno; (b)(6)
Subject: Las Vegas Documentary to launch Public Safety Initiative

Brothers and Sister in the Lord,

Please see attached 1 pager that describes the Public Safety initiative that the documentary will be the kick off and call to action for the healing and restoration of Las Vegas and the Nation.
I am working with the TV General Managers and the Nevada Broadcasters Association for the December 6th or 13th dates for the air time in the 6:30pm to 7:30pm for a half hour uninterrupted slot. Thank you!
Blessings,
Pastor Troy

Troy Martinez
10,000 Kids Partnership
6450 E. Stewart Ave.
Las Vegas, NV 89110
Cell (b)(6)
(b)(6)
www.10000kids.org

AMERICAN OVERSIGHT

From: Louis Tenenbaum
Sent: 16 Nov 2017 18:55:38 +0000
To: Bourne, Christopher M
Subject: Easy sign-up supporting home update incentives

View this email in your browser



Dear Christopher,

Let's make this really easy.

- There is a bill in the US Congress, HR 1780, that will bring a $30,000 tax credit for home modifications.
- HomesRenewed™ is gathering signatures for a letter to the House and Senate showing support for that bill. The text of the letter to legislators is below.

If you are ready to sign on with our effort please click this button**.**

AMERICAN OVERSIGHT

Congratulations for joining the movement to make aging-in-community a more realistic possibility!

- To help us continue our work please make a donation.
- We are eligible for a matching grant when we receive $20K.

Please forward this email to your friends, colleagues and social media. Thanks!

If you have further questions some of them are probably answered below.

1. We do not think this is a perfect bill. At this point we are educating legislators that there is interest in this bill and this topic. That is why we need your help.
2. We do not think this bill will be included in the current tax reform.
3. Starting now, we are positioning HomesRenewed as key advocates and experts to help a better bill pass in the future.
4. More about our long term strategy is available on the HomesRenewed website.
5. NOW, please press this button to sign on your support.

Congratulations for joining the movement to make aging-in-community a more realistic possibility!

6.Please forward this email to your friends, colleagues and social media. Thanks!

- To help us continue our work please make a donation.
- We are eligible for a matching grant when we receive $20K.

Write us to offer assistance (we need LOTS of help!) and to get more questions answered.

Louis Tenenbaum louis@HomesRenewed.org
Susan Kimmel. susan@HomesRenewed.org
Transforming Homes and Lives

AMERICAN OVERSIGHT

Dear Representative XX:

We write to express support for H.R. 1780, the Senior Accessible Housing Act, and urge its inclusion in any tax reform measure Congress advances in this session. H.R. 1780 provides modest incentives for investment in age-friendly home modifications that would have far-reaching health and economic consequences for American families and businesses.

Millions of Americans of all income levels and backgrounds share a common goal: to live and thrive throughout their lifespans in their own homes. Investment in products and technologies that boost home safety and accessibility will not only advance this goal but also potentially produce substantial savings in healthcare costs associated with avoided falls, hospital admissions, and other expensive institutional care.

Unfortunately, the country's housing stock currently is woefully ill-equipped to meet the needs of older adults. The good news is that American businesses are stepping up to address this gap by developing communications technologies, home hardware, other products that foster safe, independent, social residential environments. The tax credit of up to $30,000 provided to older adults under H.R. 1780 would encourage American families to invest in adapting their homes to serve their needs while at the same time boosting the business climate for innovative home product and technology industries and those providing services to older adults in their homes.

We, the undersigned organizations and companies, are focused on transforming America's homes to help older adults enjoy vibrant and autonomous residential living. We stand ready to serve as a resource and to work with you going forward to advance H. R. 1780 and any similar common-sense initiative to support age-friendly housing innovation.

Respectfully,

AMERICAN OVERSIGHT

HomesRenewed and supporters

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I know we share interests so I send occasional emails to keep us on the same page.

Our mailing address is:
The Aging in Place Institute
PO Box 60027
Potomac, MD 20859

Add us to your address book

Want to change how you receive these emails?
You can update your preferences or unsubscribe from this list.

AMERICAN OVERSIGHT



AMERICAN OVERSIGHT

From: Nonprofit Finance Fund
Sent: 15 Aug 2017 11:16:43 -0400
To: Bourne, Christopher M
Subject: Join NFF's Outcomes Workshop in DC on September 13



What does it take for service providers to measure, fund, and achieve long-term results for their communities?

We know that the perspectives and experiences of providers are critical to moving towards an outcomes-based world. Toward that end, NFF invites nonprofit leaders to participate in a free, interactive, day-long workshop designed to bolster their capacity, surface their needs, and explore the systemic infrastructure required to achieve outcomes for their clients or communities.

Adapting to an Outcomes-Based World: Supporting Service Provider Readiness
Wednesday, September 13, from 9:00 am - 4:30 pm EDT
BoardSource
750 9th Street NW
Washington, DC 20001
Register here

Complimentary lunch, refreshments, and copies of the book will be available to all our guests. Space is limited so register soon!

For information on other events, or the launch of our new book on

AMERICAN OVERSIGHT

outcomes with the Federal Reserve Bank of San Francisco, *What Matters: Investing in Results to Build Strong, Vibrant Communities*, visit investinresults.org.

Follow our ongoing conversation at #InvestInResults, and email us at events@nff.org with any questions.

Funding for this project was generously provided to NFF by Bank of America Charitable Foundation, Ford Foundation, The Kresge Foundation, John D. and Catherine T. MacArthur Foundation, Omidyar Network, The Robin Hood Foundation, and The Rockefeller Foundation.

Bank of America



Nonprofit Finance Fund | 5 Hanover Square, 9th Floor, New York, NY 10004

Unsubscribe
Christopher.M.Bourne@hud.gov

Update Profile | About our service provider

Sent by eramsey@nff.org

AMERICAN OVERSIGHT

From: Nonprofit Finance Fund
Sent: 15 Nov 2017 13:06:45 -0500
To: Bourne, Christopher M
Subject: Join NFF's upcoming Outcomes Webinar



Free Webinar on Adapting to an Outcomes-Based World

December 5, 2017
2:00-3:00 PM EST

Those that work in the social sector — from nonprofits, to philanthropy, to government — know that the goal is to make a positive long-term impact in communities. But that work is sometimes hampered by a funding system oriented around counting outputs (i.e., the number of services provided) rather than valuing outcomes (i.e., meaningful changes for those served by a program). Recently, the chorus of voices challenging this status quo has grown, asking what it would take to shift this thinking and design our systems around outcomes.

Join Nonprofit Finance Fund's experts for a free, 60-minute webinar about how the movement toward outcomes affects nonprofit service providers and what types of resources are needed to make the transition. The webinar will pose key questions for management to consider, provide examples of necessary investments, and wrap with a discussion of upfront vs. ongoing costs and how each type can be incorporated into the annual budget.

This event is part of a national dialogue around outcomes driven by Nonprofit Finance Fund and the Federal Reserve Bank of San Francisco. Visit investinresults.org to learn more and to order or download free copies of the book: *What Matters: Investing in Results to Build Strong, Vibrant Communities*.

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Register here

Meet the presenters

AMERICAN OVERSIGHT

Angela Francis, Director
Angie oversees the national Advisory Services Operations team, which provides internal data integrity, business insights, and continuous improvement of the systems supporting NFF's consulting practice, furthering organizational efforts to assess client outcomes. This unique view into what works on the ground informs Angie's own client work as well as that of the broader team and field when shared through her blogs and other publications. Before joining NFF, Angie was the senior grantwriter at Isles, Inc., a community development corporation engaged in a broad range of neighborhood revitalization activities. Prior to that, she took a crash course in organizing by running campaigns to register new voters.



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Brian Kellaway, Associate Director
Brian provides financial and organizational analysis and consulting for nonprofits and philanthropic leaders. Prior to joining NFF, he worked as a program manager for a workforce development and education program in South Los Angeles, where he designed and implemented career and post-secondary transition programming for out-of-school youth. He also served as a community health and sustainable infrastructure volunteer for the Peace Corps in Central America.



Funding for this project was generously provided to NFF by Bank of America Charitable Foundation, Ford Foundation, The Kresge Foundation, John D. and Catherine T. MacArthur Foundation, Omidyar Network, The Robin Hood Foundation, and The Rockefeller Foundation.

Bank of America

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Unsubscribe Christopher.M.Bourne@hud.gov
Update Profile | About our service provider
Sent by nff@nffusa.org

AMERICAN OVERSIGHT

From: Dave Deuel
Sent: 20 Oct 2017 14:57:07 +0000
To: Bourne, Christopher M
Subject: Re: One more important detail

Amazing power in our desire to give. It's especially true for people with disabilities because they have been told what to do and where to be all of their lives. I sometimes wonder if that isn't why so many of them choose crime. It's *their own choice*, not someone else's!

Chris, I have a suggestion that may or may not be helpful. Would it help you if I could be available if you have a question regarding people with disabilities, their challenges, and our solutions for them? I have done that for others including a California governor and a number of large disability agencies. My simple approach is that if I don't have the answer, I can probably get it from one of my colleagues that does. We are tightly networked population. I can even do research if you need it since that is in my job description.

Think about it. If it would be beneficial to you, I'd be happy to assist.

Best regards,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Thursday, October 19, 2017 5:17:42 PM
To: Dave Deuel
Subject: RE: One more important detail

Thank you. Very powerful. I heard similar comments recently visiting a construction trades apprenticeship track education program. One of the young men – who clearly had walked a very difficult path to that point – told me being in the program was the first time he'd ever had anyone care about him and *the first time he ever had any one to care about*. He really stressed the second part – it was life changing for him. He took everyone by surprise with his comments – the teachers, administrator and his peers in the program. I'll tell you, if he had spoken for five more seconds there wouldn't have been a dry eye in the place.

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research

AMERICAN OVERSIGHT

U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
Sent: Tuesday, October 17, 2017 1:39 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Re: One more important detail

Chris, to go along with that proposal, below you will find a link to a video which describes a highly successful program for inmates to refurbish used wheelchairs that reaches all over the world. It is only two minutes long and captures the program's value and an inmate's excitement who discovers his own compassion for others. This project could be an effective part of mentoring inmates.

https://vimeopro.com/user22860448/wheels-for-the-world-restoration/video/228895517

Appreciatively,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Dave Deuel
Sent: Tuesday, October 17, 2017 10:32:26 AM
To: Bourne, Christopher M
Subject: Re: One more important detail

Hello Chris,

I am attaching the original proposal that I submitted to Ben (12.13.16) through Joel Freeman in msword for mac and pdf.

Thank you.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

AMERICAN OVERSIGHT

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Tuesday, October 17, 2017 9:04:01 AM
To: Dave Deuel
Subject: RE: One more important detail

Good morning, Dave,
Yes, I'd be happy to take a look at the proposal to see how we can work it in. Prison reform and policies to improve successful reentry are critical elements.
God Bless,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
Sent: Monday, October 16, 2017 7:23 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: One more important detail

Sorry, I left out the most important detail; I believe that the prison reform proposal that I am describing would plug in well with the Envision Center concept, reduce prison recidivism, and not cost a lot to implement.

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Dave Deuel
Sent: Monday, October 16, 2017 7:19 PM

AMERICAN OVERSIGHT

To: Bourne, Christopher M
Subject: Re: Follow up points

Thanks Chris,

Warm greetings. i hope you are well and that you are catching up with that proverbial train.

Would you have time sometime to look at a one-page proposal for a mentoring program that I designed for people with disabilities and some forms of mental illness who are serving time in prison and planning to be released? Again, it would be a plug in with already established programs within the prison and probation systems.

I sent the proposal to Ben through Joel Freeman at Ben's request back when he was a presidential candidate. There was enthusiasm for the idea among the advisory council, but it took a back seat when Ben's plans changed about running for the presidency.

-food for thought. Thanks.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Tuesday, October 10, 2017 8:27:30 AM
To: Dave Deuel
Subject: RE: Follow up points

Dave,
Thank you. It was good talking with you last week. I'll ensure your recommendations get factored into the Envision Center planning.
Thanks again,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

AMERICAN OVERSIGHT

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
Sent: Friday, October 06, 2017 6:50 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Follow up points

Chris,

In addition to the things we talked about on the phone today that I sent you in the recap email, several more thoughts about the disability program in Envision Centers came to my mind:

- **Disability employment initiatives.** There is a strong push for programs leading to employment for people with disabilities. These usually have their own funding that might also support the employment mentoring of the Envision Centers.

- **Available program space.** Disability services also has an abundance of facilities in which the Envision Centers could conduct events or ongoing programs. In the case of people with severe disabilities, the Envision Centers could take some of their activities to the people in the centers. That would help with access issues.

- **Disability foster care.** Although teens with disabilities who are in foster care are not in group homes, connecting the programs of the Envision Center with them should not be a big undertaking. Most of them either go to school or go to the disability service centers on weekdays.

-food for thought.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

AMERICAN OVERSIGHT

From: Ray Anderson
Sent: 9 Nov 2017 17:36:33 -0500
To: Levell (Ctr), Leah V
Cc: Emily M. Dickens, Esq.;Bourne, Christopher M;Government Affairs
Subject: Re: HUD HBCU Initiative

Hi Leah,

I'm happy to talk or meet. Perhaps Tuesday, November 14, 2017 would work best. Are you at all working with Deana Bass and Johnson Joy? We are working towards a partnership with HUD through them regarding your Envision Centers.

Please let me know your availability.

Thanks!

On Thu, Nov 9, 2017 at 4:44 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

> Hello Emily and Government Relations team,
>
> At this stage of the process, we are in data collecting mode. I could do a call next week or meet in person. To give you all a small insight of what we need is to know the current state of HBCU's such as enrollment, strengths, weaknesses, ect. and how HUD can help. Please let me know which days/times work for you all.
>
> Best,
>
> Leah Le'Vell
>
> Communications Director
>
> Office of Chief Information Officer (OCIO)
>
> U.S. Department of Housing & Urban Development
>
> leah.v.levell@hud.gov

AMERICAN OVERSIGHT

From: Emily M. Dickens, Esq. [mailto:emily.dickens@tmcf.org]
Sent: Thursday, November 09, 2017 2:53 PM
To: Levell (Ctr), Leah V <Leah.V.Levell@hud.gov>
Cc: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Government Affairs <governmentrelations@tmcf.org>
Subject: Re: HUD HBCU Initiative

Leah,

Thanks so much for contacting me. Yes, we would definitely be interested in working with HUD. I have copied the members of our government relations team on this note. Would you like to schedule a call or in-person meeting soon?

Emily

Emily M. Dickens, Esq.

Senior Vice President, General Counsel and Chief Relationship Officer

Thurgood Marshall College Fund

202-507-4853 | tmcf.org



On Thu, Nov 9, 2017 at 2:33 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

> Good afternoon Emily,

AMERICAN OVERSIGHT

I hope you are doing well and are recovered from LI and the Gala! I wanted to connect you with Christopher Bourne who is the Senior Policy Advisor here at HUD leading HUD's Annual Plan for the White House HBCU Initiative. I mentioned to Chris, when I was at the White House, TMCF had been instrumental in collaborating with the White House on the content of the executive order. It would be great to have similar collaboration with you all here at HUD as it is important to the Secretary that HUD can help increase the capacity of HBCUs.

Best,

Leah Le'Vell

Communications Director

Office of Chief Information Officer (OCIO)

U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

--

Ray Anderson
Director, Government Relations
Thurgood Marshall College Fund
202-796-0435 | tmcf.org

INVEST TODAY

AMERICAN OVERSIGHT

From: Dave Deuel
Sent: 6 Oct 2017 22:50:03 +0000
To: Bourne, Christopher M
Subject: Envision Center for people with disabilities

Chris,

Great to talk on the phone to day.

To recap our conversation, the concept that I am proposing is this:

Using supported housing, transportation, and other disability service systems, connect people with disabilities to an Envision Center that will challenge, instruct, and mentor them toward fulfilling employment opportunities. Mapping this concept into IEPs and ISPs supervised by each disabled person's Medicare Services Coordinator (MSC) will ensure that the disabilities services systems will support the success of the disability programs for the Envision Centers.

The role that I was trying to recall on the phone today was Medicare Services Coordinator (MSC).

As I said when we signed off today, I am available to assist and support disability initiatives, so please use me.

Best regards,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

AMERICAN OVERSIGHT

From: James Harbison
Sent: 11 Sep 2017 16:16:16 +0000
To: Bourne, Christopher M
Subject: Re: A meeting of the minds?

Chris,

3:30 works for me. Thank you for making time.

What room should I come to?

Thanks again,
Jim

Sent from my iPad

On Sep 11, 2017, at 11:18 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:

I'm free noon to 1:30 and after 3:30.

[White BK Seal 2go.jpg]
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147<tel:(202)%20402-5147> (office)
(b)(6) (mobile)

On Sep 11, 2017, at 08:19, James Harbison <jharbison@Nashville-MDHA.org<mailto:jharbison@Nashville-MDHA.org>> wrote:

Chris,
How does your afternoon look today?
Thanks,
Jim

Sent from my iPad

On Sep 7, 2017, at 5:49 PM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov><mailto:Christopher.M.Bourne@hud.gov>> wrote:

Great idea. Monday morning is tight, but multiple options otherwise. Looking forward to seeing you, Jim.

[White BK Seal 2go.jpg]
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147<tel:(202)%20402-5147> (office)
(b)(6) (mobile)

On Sep 7, 2017, at 17:01, Sullivan, Brian E <brian.e.sullivan@hud.gov<mailto:brian.e.sullivan@hud.gov><mailto:brian.e.sullivan@hud.gov>> wrote:

AMERICAN OVERSIGHT

Jim, great to hear from you and yes, would love to connect when you're in town on Monday and Tuesday!

So as not to be directly involved in choreographing calendars, I'm adding Tom from our RAD office ...and Chris, whom you may know from your active duty days! Tom...Chris...Jim would love to meet if your stars align.

Brian Sullivan
HUD's Office of Public Affairs
202-402-7527
Twitter: @SullyatDC

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AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 13 Oct 2017 14:38:10 +0000
To: Bourne, Christopher M
Cc: Andy Winkler
Subject: RE: Roundtable

Chris,
Hope you're well. We have unfortunately not been able to secure a HHS rep for Monday. This is partially due to former Sec. Price transitioning out. We are trying our best but wanted to give you a heads up. In the event that we're not able to identify a HHS rep, we think it may look odd to have a HUD rep without a HHS rep when collaboration between the two departments is the key goal of our effort. We plan to get back to you by COB today to let you know about the status. Hope this is ok.

Thanks for your understanding.

Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Andy Winkler
Sent: Wednesday, October 11, 2017 12:55 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: RE: Roundtable

Hi Chris – Attached is the participant list. We're still finalizing the agenda to send to everyone, but I can give you a rough outline.

After quick introductions, we'll turn it over to you for about 10-15 minutes for an overview of HUD's goals and priorities. And do the same with the representative from HHS (still waiting on confirmation who that will be). We can then open it up to a few questions or not, whatever you're comfortable with.

After that, Jake and I will give a quick rundown of BPC's outreach efforts to-date and then jump right into a group discussion with all the participants on potential HUD-HHS collaborations. Of course, there's no need to stay for this portion if you have other obligations!

If you have any questions, just let me know. I'll be sending around the agenda to the full group shortly with all these details.

Best,
Andy

Andy Winkler
Senior Policy Analyst | Bipartisan Policy Center
(202) 218-6783 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: Wednesday, October 11, 2017 11:42 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: Roundtable

Thanks, Chris, I'm on travel currently. Copying Jake and Andy in our office to send to you. Anand

Sent from my iPhone

On Oct 11, 2017, at 7:42 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

> Anand,
> I hope all is well. Just checking in regarding the Roundtable on Monday. Can you send me a copy of the agenda, list of participants and any other info I might need to prepare?
> Thank you,
> Chris
>
> <image001.jpg>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*
> *U.S. Department of Housing and Urban Development*
> *(202) 402-5147 (office)*
> (b)(6) *(mobile)*

AMERICAN OVERSIGHT

From: James Harbison
Sent: 27 Sep 2017 17:31:00 +0000
To: Bourne, Christopher M;'jst@sanderlingllc.com'
Subject: RE: SRS Emergency dialysis letter - Help please

Chris,

Ouch. My error. I did not contact him.

Dr. Tannenbaum/Jerry,

Chris Bourne is the senior policy advisor to Secretary Carson and is developing the Agency's strategy, which includes a focus on providing a central point for public housing resident services, including healthcare, and possibly dialysis. My understanding is that this central point concept is called EnVision Centers.

Chris and I met a little over two weeks ago. He was very interested in our dialysis clinic partnership at Preston Taylor and would like to discuss with you how our model of public private partnership might be used in the Agency's EnVision Center concept.

Chris and Jerry,

My knowledge of the concept is admittedly not very deep. I encourage you to reach out to each other and I'm certain the conversation will be productive for you both. Each of your contact info is in the email chain.

Looking forward to hearing the results of your conversation and thanks,
Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Wednesday, September 27, 2017 12:20 PM
To: James Harbison
Subject: RE: SRS Emergency dialysis letter - Help please

By the way, I never heard from Dr T. regarding dialysis for the EnVision Centers. Should I contact him?

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(202) 710-0936 (mobile)

From: James Harbison [mailto:jharbison@Nashville-MDHA.org]
Sent: Wednesday, September 27, 2017 1:17 PM

AMERICAN OVERSIGHT

To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: RE: SRS Emergency dialysis letter - Help please

Thank you! Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Wednesday, September 27, 2017 12:16 PM
To: James Harbison
Subject: RE: SRS Emergency dialysis letter - Help please

Jim,
I'm just of the phone with Nelson Bregon, Associate Assistant Deputy Secretary of FPM. He will route this info to the right people in FEMA.
Thanks for elevating this,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: James Harbison [mailto:jharbison@Nashville-MDHA.org]
Sent: Wednesday, September 27, 2017 1:00 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: FW: SRS Emergency dialysis letter - Help please

Chris,

I'm taking the unusual step asking for help to get information in the right hands for disaster recovery in Puerto Rico. Media reports indicate that a secondary disaster effect of the hurricane in Puerto Rico is a dialysis crisis. I've attached a link below.

Dr. Jerry Tannenbaum is MDHA's private partner in our public private partnership (PPP) dialysis clinic. The pictures in the attached pdf brochure are from our PPP dialysis clinic in Preston Taylor Homes, one of MDHA Hope VI affordable housing sites.

Dr. Tannenbaum is a nephrologist, kidney physician and has been contacted indirectly to see if he can help with dialysis patients in Puerto Rico. He has a potential solution to emergent dialysis for disaster victims in Puerto Rico, but is unsure how to get the information on his capabilities to the correct government officials so that they are aware of the capability to address emergent dialysis in Puerto Rico.

My HADR recollection is that FEMA leads for initial recovery with HUD having the task of long term recovery after FEMA has stabilized conditions and addresses immediate needs. If so, I'd appreciate any

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help possible to get Dr. Tannenbaum's information below to the correct agency/person so they can decide how best to use this capability. A link to the HHS website is below.

https://www.hhs.gov/about/news/2017/09/10/hhs-dod-rescue-dialysis-patients-us-virgin-islands-after-hurricane-irma.html

Looking forward to the VTC on Friday,
Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412

From: Jerome Tannenbaum [mailto:jst@sanderlingllc.com]
Sent: Wednesday, September 27, 2017 9:48 AM
To: James Harbison
Cc: Rajeev Prasad; Deborah Tannenbaum
Subject: FW: SRS Emergency dialysis letter

Jim, does HUD have any involvement in the hurricane disaster relief in Puerto Rico? We were indirectly contacted by someone who is working with the Army about the plight of the dialysis patients. Apparently many (or all) of the dialysis clinics were wiped out. Several patients have died from lack of treatment. The Army is looking for providers who can come in with immediate capacity for dialysis.

We have figured out a way to deliver the service, if the government can provide us with space either in the hospitals, or even large public areas with normal electrical power. We can use a totally self-contained machine that does not require water (we use bags of fluid).

We could actually do this for an amount that is less than the VA is paying nationally to Fresenius and DaVita for routine dialysis.

If HUD has a finger in this pie, maybe you can get us through to the decision makers. Time is of the essence. Every 24 hours of delay from receiving a scheduled treatment, places a dialysis patient at 40% higher risk of sudden death.

Jerome S. Tannenbaum, M.D., Ph.D. FACP
Chairman and Chief Executive Officer
Sanderling Renal Services-USA LLC
511 Union Street Suite 1800
Nashville, Tennessee 37219
Direct Dial: 615-467-0140
www.srs-usa.com

AMERICAN OVERSIGHT

From: Rajeev Prasad [mailto:rpmed@hotmail.com]
Sent: Tuesday, September 26, 2017 12:20 AM
To: Jerome Tannenbaum; Deborah Tannenbaum; Marc O Griofa
Subject: SRS Emergency dialysis letter

All, I've attached a letter after Jerry did a detailed pro-forma of the costs associated with providing dialysis on the island. Marc, this is new to me, so I wasn't sure what all to include, so please review and let us know. We have created a detailed cost report, but again I'm not sure if that's relevant at this stage.

There are a lot of generalities in the letter since I don't know who we would work with or where or exactly when? Anything you can fill in would be good.

We would need immediate payment of at least a portion of the initial funds and we can get on the phones first thing AM and get equipment and mobilize staff.

Rp

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From: Kevin Jessip
Sent: 27 Oct 2017 02:14:17 +0000
To: Troy Martinez;Youngblood, Richard A;Ken Spedden;Bourne, Christopher M
Cc: Art Lindsley;danette@danettecrawford.com;Will Riddle;Christopher Brooks;Joseph Blockno(b)(6)
Subject: Re: Las Vegas Documentary to launch Public Safety Initiative

Praise God - Donna and I continue to undergird you in prayer daily!

Get Outlook for iOS

From: Troy Martinez <(b)(6)>
Sent: Thursday, October 26, 2017 10:01:34 PM
To: Kevin Jessip; Richard A. Youngblood; Ken Spedden; Christopher M. Bourne
Cc: Art Lindsley; danette@danettecrawford.com; Will Riddle; Christopher Brooks; Joseph Blockno; (b)(6)
Subject: Las Vegas Documentary to launch Public Safety Initiative

Brothers and Sister in the Lord,

Please see attached 1 pager that describes the Public Safety initiative that the documentary will be the kick off and call to action for the healing and restoration of Las Vegas and the Nation.
I am working with the TV General Managers and the Nevada Broadcasters Association for the December 6th or 13th dates for the air time in the 6:30pm to 7:30pm for a half hour uninterrupted slot. Thank you!
Blessings,
Pastor Troy

Troy Martinez
10,000 Kids Partnership
6450 E. Stewart Ave.
Las Vegas, NV 89110
Cell (b)(6)
(b)(6)
www.10000kids.org

AMERICAN OVERSIGHT

From: Rich Bindell
Sent: 8 Sep 2017 16:32:52 +0000
To: Kelley, Michael J
Cc: Kurtz, R. Hunter;Hobbs, Benjamin R;Bourne, Christopher M;Hughes, Andrew;McCall, Drew A;Coressel, Jacie
Subject: RE: Meeting Request: CLPHA, NAHRO, & PHADA

Hello, Michael… thank you for reaching out so quickly. We have reached out to the others involved and I will follow up with you shortly.

Sincerely,

Rich

CLPHA

Rich Bindell
Communications Manager
(202) 638-1300 ext.114

Council of Large Public Housing Authorities
455 Massachusetts Ave. NW, Suite 425
Washington, D.C. 20001

email // website // twitter // facebook

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From: Kelley, Michael J [mailto:Michael.J.Kelley@hud.gov]
Sent: Thursday, September 07, 2017 1:41 PM
To: Rich Bindell <rbindell@clpha.org>
Cc: Kurtz, R. Hunter <Robert.H.Kurtz@hud.gov>; Hobbs, Benjamin R <Benjamin.R.Hobbs@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Hughes, Andrew <Andrew.Hughes@hud.gov>; McCall, Drew A <Jonathan.A.McCall@hud.gov>; Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Subject: Meeting Request: CLPHA, NAHRO, & PHADA

Hi Mr. Bindell-

We're happy to set a meeting at your convenience and host you at HUD HQ. Please advise what works for you, NAHRO, and PHADA.

Best regards,

Mike

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Michael J. Kelley
Deputy Assistant Secretary for Congressional Relations
Office of Congressional & Intergovernmental Relations
U.S. Department of Housing and Urban Development
T: (202) 402-4888 | C: (b)(6)

AMERICAN OVERSIGHT

From: James Harbison
Sent: 27 Sep 2017 17:00:09 +0000
To: Bourne, Christopher M
Subject: FW: SRS Emergency dialysis letter - Help please
Attachments: SRS-PuertoRico Emergency dialysis.docx, SRS Brochure Sep 2013 reduced-3.pdf

Chris,

I'm taking the unusual step asking for help to get information in the right hands for disaster recovery in Puerto Rico. Media reports indicate that a secondary disaster effect of the hurricane in Puerto Rico is a dialysis crisis. I've attached a link below.

Dr. Jerry Tannenbaum is MDHA's private partner in our public private partnership (PPP) dialysis clinic. The pictures in the attached pdf brochure are from our PPP dialysis clinic in Preston Taylor Homes, one of MDHA Hope VI affordable housing sites.

Dr. Tannenbaum is a nephrologist, kidney physician and has been contacted indirectly to see if he can help with dialysis patients in Puerto Rico. He has a potential solution to emergent dialysis for disaster victims in Puerto Rico, but is unsure how to get the information on his capabilities to the correct government officials so that they are aware of the capability to address emergent dialysis in Puerto Rico.

My HADR recollection is that FEMA leads for initial recovery with HUD having the task of long term recovery after FEMA has stabilized conditions and addresses immediate needs. If so, I'd appreciate any help possible to get Dr. Tannenbaum's information below to the correct agency/person so they can decide how best to use this capability. A link to the HHS website is below.

https://www.hhs.gov/about/news/2017/09/10/hhs-dod-rescue-dialysis-patients-us-virgin-islands-after-hurricane-irma.html

Looking forward to the VTC on Friday,
Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412

From: Jerome Tannenbaum [mailto:jst@sanderlingllc.com]
Sent: Wednesday, September 27, 2017 9:48 AM
To: James Harbison
Cc: Rajeev Prasad; Deborah Tannenbaum
Subject: FW: SRS Emergency dialysis letter

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Jim, does HUD have any involvement in the hurricane disaster relief in Puerto Rico? We were indirectly contacted by someone who is working with the Army about the plight of the dialysis patients. Apparently many (or all) of the dialysis clinics were wiped out. Several patients have died from lack of treatment. The Army is looking for providers who can come in with immediate capacity for dialysis.

We have figured out a way to deliver the service, if the government can provide us with space either in the hospitals, or even large public areas with normal electrical power. We can use a totally self-contained machine that does not require water (we use bags of fluid).

We could actually do this for an amount that is less than the VA is paying nationally to Fresenius and DaVita for routine dialysis.

If HUD has a finger in this pie, maybe you can get us through to the decision makers. Time is of the essence. Every 24 hours of delay from receiving a scheduled treatment, places a dialysis patient at 40% higher risk of sudden death.

Jerome S. Tannenbaum, M.D., Ph.D. FACP
Chairman and Chief Executive Officer
Sanderling Renal Services-USA LLC
511 Union Street Suite 1800
Nashville, Tennessee 37219
Direct Dial: 615-467-0140
www.srs-usa.com

From: Rajeev Prasad [mailto:rpmed@hotmail.com]
Sent: Tuesday, September 26, 2017 12:20 AM
To: Jerome Tannenbaum; Deborah Tannenbaum; Marc O Griofa
Subject: SRS Emergency dialysis letter

All, I've attached a letter after Jerry did a detailed pro-forma of the costs associated with providing dialysis on the island. Marc, this is new to me, so I wasn't sure what all to include, so please review and let us know. We have created a detailed cost report, but again I'm not sure if that's relevant at this stage.

There are a lot of generalities in the letter since I don't know who we would work with or where or exactly when? Anything you can fill in would be good.

We would need immediate payment of at least a portion of the initial funds and we can get on the phones first thing AM and get equipment and mobilize staff.

Rp

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From:
Sanderling Renal Services (SRS)
Dr. Jerome Tannenbaum
Dr. Rajeev Prasad
Dr. Marc Ogriofa
511 Union St #1800
Nashville TN 37219
615-467-0140

To:
Secretary of Health and Government
Governor Rossello
Commonwealth of Puerto Rico

Date: 09/25/2017

Dear Governor Rossello,

We have been alerted to the urgent need for dialysis therapy in the commonwealth of Puerto Rico, subsequent to the devastation caused by Hurricane Maria. Sanderling Renal Services is a healthcare company with expertise in dialysis and telehealth solutions. Dialysis in a life-sustaining therapy for patients with End Stage Renal Disease. There are at least several thousand patients in need of dialysis therapy on the island. We were informed that three patients died today secondary to being unable to obtain dialysis.

We are prepared to launch a healthcare initiative to provide dialysis services at identified critical locations across the island starting in San Juan, Bayamon, Carolina, and Ponce. We anticipate we will be working with DoD humanitarian transport and FEMA.

This emergency two-phase plan consists of an immediate rollout of equipment and personnel tomorrow 09/26. This would include 20 portable Nxstage dialysis machines and self-contained purified water supplies to provide treatment to close to a hundred patients in the first identified location. We have already contacted the manufacturing of Nxstage machines and we have made contact with several universities as a backup plan.

After execution of the immediate emergency plan, we will immediately start on a one-year plan to ensure dialysis therapy in the above locations without interruption. Dialysis patients require continuous therapy 2-3x weekly in order to survive.

Stage I:
Steps to initiate Puerto Rico Emergency Dialysis plan:

1) Immediate payment of $1,000,000 to secure 20 Nxstage portable dialysis machines and adequate supplies, provide emergency staff, organize coalition

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of existing dialysis technicians, and nurses residing in the commonwealth of Puerto Rico, and if needed transport of staff for trained healthcare staff from mainland.

2) In collaboration with various government agencies, identify a primary safe location that will function as a dialysis unit until further notice
3) Ship machines and arrange staff with a goal date of 09/27
4) Collaborate with major university centers including Vanderbilt, University of Florida, and Emory university to provide professional support, Telehealth support once cellular connectivity and wifi is re-established and resource support
5) Continued evacuation of end stage renal disease patients to mainland when dialysis cannot be provided.
6) Initiate a quality surveillance program to ensure that the dialysis treatments are done safely without adverse effects

Stage II:
Continued support of dialysis patients until healthcare facilities are back on-line

1) This will be a per-treatment model billed at $450/treatment.
2) We will continue to expand temporary dialysis facilities in the above noted locations and provide portable dialysis, portable purified water, dialysis related medications, and medical staffing indefinitely until an alternative permanent solution can be found
3) Physician Telehealth coverage of all dialysis patients with board certified physicians collaborating with Puerto Rican health care specialists.
4) The estimated first year cost of Stage II will be 12 million depending on the number of patients treated.

Sincerely, with our condolences for the devastation that has occurred. We will do everything in our power to care for kidney patients on the island,

Rajeev Prasad, MD
Jerome Tannenbaum, MD
Marc Ogriofa, MD

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Sanderling Renal Services

History

Sanderling Renal Services was founded in 2012. The history of Sanderling dates back, through its founder, Dr. Jerome Tannenbaum, to 1986, when he started his first dialysis clinic in Columbia, Tennessee.

Dr. Tannenbaum founded REN Corporation-USA (REN Corp) in 1986 in direct response to the needs of his patients, some of whom were facing 60-90 mile commutes to reach a dialysis facility. He designed smaller clinics designed to meet the needs of smaller communities and built REN Corp into a national company serving the needs of patients with ESRD. Dr. Tannenbaum pioneered the use of Electronic Medical Records in the dialysis environment, and as early as 1987 had all of the REN Corp facilities sharing a common database, making the real-time management of patients in remote communities feasible. This capability attracted a number of major teaching institutions to work with REN Corp, including Duke University, Emory, University of Miami, Medical College of Virginia, Yale, Boston University, UC San Diego, and many more.

After Gambro's acquisition of REN Corp in 1995, Dr. Tannenbaum focused on the development of the PEARL Electronic Medical Record, which has served as the core of one of the first, and, to this day, largest telemedicine programs in the United States.

In 1998 Dr. Tannenbaum founded National Nephrology Associates which included both renal practice management and dialysis. By 2002 NNA had become the fourth largest dialysis provider in the United States. It was acquired by Renal Care Group in 2004. Renal Care Group was acquired by Fresenius about a year after their purchase of NNA in the largest financial transaction in the history of the dialysis industry.

Dr. Tannenbaum established DSI Renal to acquire 109 clinics from Fresenius in 2006, once again becoming the founder and Chairman of the fourth largest dialysis provider in the United States. DSI Renal was acquired by DaVita in 2011.

The Present

The affiliations Dr. Tannenbaum has developed over the past 25 years with major teaching centers, and university-trained nephrologists of the highest caliber, has allowed him to assemble a network of outstanding nephrologists who are now re-affiliating with Dr. Tannenbaum through Sanderling. Dr. Tannenbaum and these affiliated nephrologists recognize the ability of telemedicine to bridge the gap between rural communities and renal subspecialists, and simultaneously, help solve the critical shortage of renal physicians in general.

By assembling a national team of nephrologists, and coupling that team's medical skills with telemedicine, and some other innovative processes related to the design and construction of dialysis centers, Sanderling is now bringing dialysis services to small communities that have previously been un-served or under-served with respect to renal medicine.

Sanderling is a company with strong physician leadership. It places patient care as its primary goal, and is highly selective when affiliating with its physicians and the staff of its dialysis centers. Sanderling is not looking to be the largest dialysis provider, but it is looking to be the provider that is known for consistently high quality of its clinics and affiliates.

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Physician Leadership

Sanderling Renal Services is a closely held company whose owners include 23 board-certified nephrologists.

Services

Sanderling is a full-service provider of dialysis and renal telemedicine. It has the in-house staff to develop and operate free-standing and hospital-based dialysis clinics, including site location, design, construction, equipment selection, managed care contracting, and operation.

Site selection begins with a proprietary method of demographic and feasibility analysis. Financial feasibility is determined using 'tried and true' forecasting tools that have proven to be highly accurate over the years.

Sanderling's proprietary designs and methods of construction result in highly cost-effective facilities that can be open within six months of identifying a site. Great care has been taken to eliminate wasted space; this has initial cost, and operational cost implications, and the Sanderling design often results in a 10% to 15% reduction in the total cost of ownership compared with other clinic designs. All of its designs are rigorously tested against the International Building Code (IBC), The Guidelines for Healthcare Facility Design and Construction (AIA), and all local, state, and CMS regulations that apply to the clinic being built.

Sanderling has national purchasing agreements with the largest equipment and supply manufacturers and has significant volume discounts which are passed on to its joint venture partners.

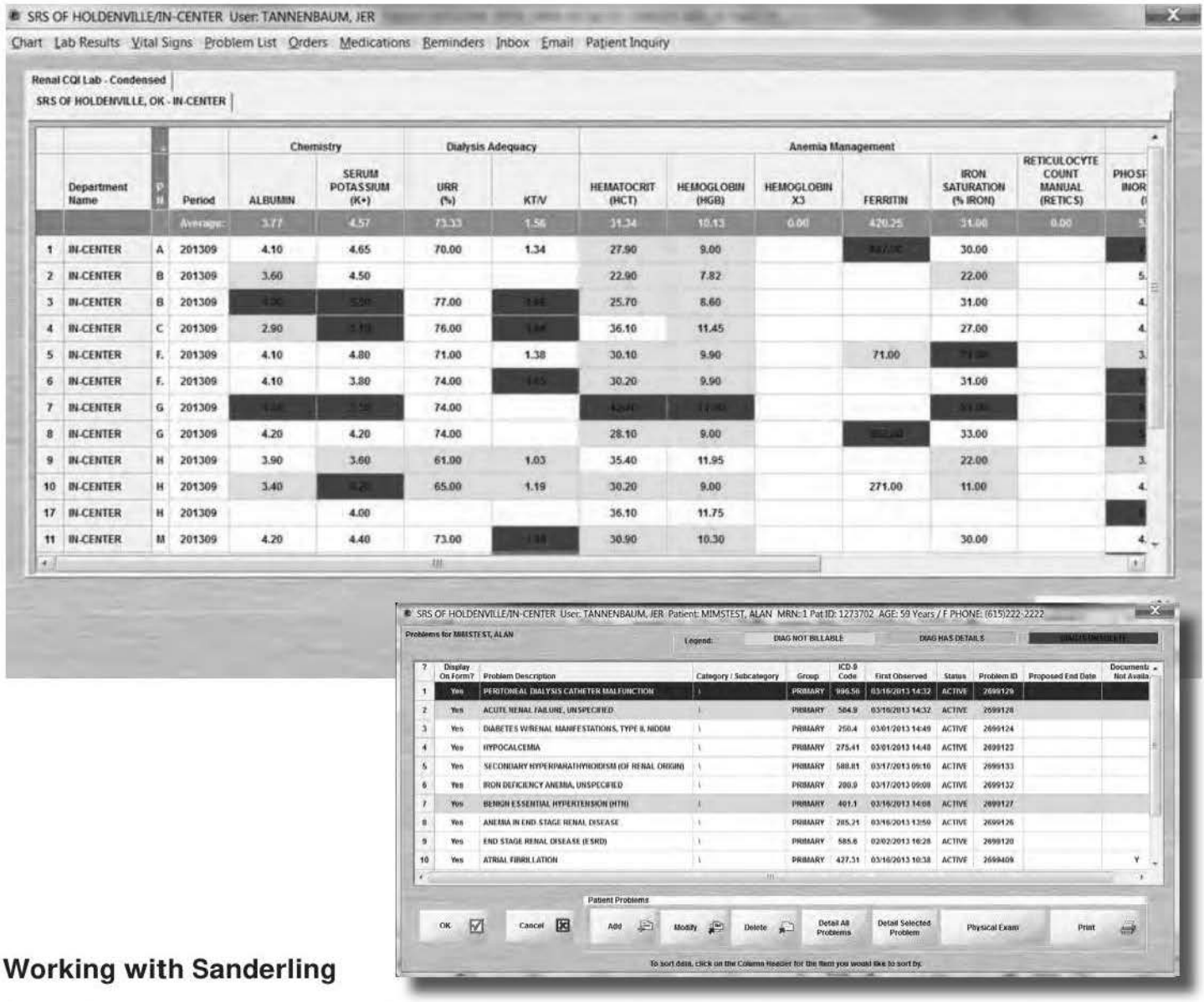
Sanderling clinics are totally paperless and in a position to achieve Meaningful Use. Physicians are given access to the Electronic Record (with appropriate security) from their homes and offices, and mobile devices. Centralized personnel handle the majority of administrative functions, including billing, collection, Human Resources, purchasing, regulatory reporting, and medical record audits. One of Sanderling's objectives is to relieve clinic personnel of administrative paperwork and allow them to focus exclusively on patient care.



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Telemedicine

Sanderling provides tele-nephrology services through its network of nephrologists under contracts with the local hospital in a community. This service is often extended into the primary care offices of local providers, with the help of the local hospital. Patients with CKD and ESRD are frequently able to receive the renal care they need without leaving their home town. Sanderling nephrologists provide emergency renal coverage 24 hours a day to the hospitals it serves.



Working with Sanderling

Sanderling has several formats for developing a relationship with an organization and its physicians. Sanderling is willing to be a partial owner, taking shared risk with the organization, or is willing to be the sole owner of the clinic and assume the full financial risk under certain circumstances. Each organization has its own priorities and financial tolerance for risk. Sanderling's goal is to affiliate with high quality healthcare providers and tailor the relationship in a manner that accommodates the goals of those providers.

Current and ongoing projects

Sanderling Renal Services opened its first clinic in rural Oklahoma in March 2013, and is currently developing clinics in California, Nevada, Colorado, Missouri, and additional clinics in Oklahoma. We welcome you to become part of Sanderling's network.

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References:

Barry Krieble, M.D. – Indianapolis, Indiana - (317) 924-8425

Susan Ray, M.D. – Akron, Ohio - (330) 252-0600

Eduardo Haddad, M.D. - North Amesbury, Massachusetts - (978) 686-4343

Dharminder Marwah, M.D. – Phoenix, Arizona - (602) 510-5356

Istvan Bognar, M.D. – Greenville, South Carolina - (864) 360-2695

Marcos Rothstein, M.D. – St. Louis, Missouri - (314) 286-0801

Hugh Williams, M.D. – Memphis, Tennessee - (901) 481-7940

Jack Cortese, M.D. – Corpus Christi, Texas - (361) 887-8451

Additional References available upon request

Sanderling Renal Services

511 Union Street, Suite 1800
Nashville, Tennessee 37219
615-815-1301
855-350-7365 (RENL)
JST@Sanderlingllc.com
www.sanderlinghealthcare.com

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From: Andy Winkler
Sent: 11 Oct 2017 16:55:14 +0000
To: Bourne, Christopher M
Cc: Anand Parekh, MD
Subject: RE: Roundtable
Attachments: Roundtable Participant List.pdf

Hi Chris – Attached is the participant list. We're still finalizing the agenda to send to everyone, but I can give you a rough outline.

After quick introductions, we'll turn it over to you for about 10-15 minutes for an overview of HUD's goals and priorities. And do the same with the representative from HHS (still waiting on confirmation who that will be). We can then open it up to a few questions or not, whatever you're comfortable with.

After that, Jake and I will give a quick rundown of BPC's outreach efforts to-date and then jump right into a group discussion with all the participants on potential HUD-HHS collaborations. Of course, there's no need to stay for this portion if you have other obligations!

If you have any questions, just let me know. I'll be sending around the agenda to the full group shortly with all these details.

Best,
Andy

Andy Winkler
Senior Policy Analyst | Bipartisan Policy Center
(202) 218-6783 | bipartisanpolicy.org

From: Anand Parekh, MD
Sent: Wednesday, October 11, 2017 11:42 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: Roundtable

Thanks, Chris, I'm on travel currently. Copying Jake and Andy in our office to send to you. Anand

Sent from my iPhone

On Oct 11, 2017, at 7:42 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov> wrote:

> Anand,
> I hope all is well. Just checking in regarding the Roundtable on Monday. Can you send me a copy of the agenda, list of participants and any other info I might need to prepare?
> Thank you,
> Chris
>
> <image001.jpg>
> ***Christopher Bourne***
> *Senior Policy Advisor*
> *Office of Policy Development and Research*

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(202) 402-5147 (office)
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BIPARTISAN POLICY CENTER

PARTICIPANT LIST

Alisha Sanders
LeadingAge

Anand Parekh, MD
Bipartisan Policy Center

Andy Winkler
Bipartisan Policy Center

Angelica Herrera-Venson
National Council on Aging

Barbara DiPietro
National Health Care for the Homeless Council

Christopher Bourne
HUD

Dennis Shea
Terwilliger Foundation

Flora Arabo
Enterprise Community Partners

Fred Karnas
Kresge Foundation

Henry Claypool
Claypool Consulting

Jake Varn
Bipartisan Policy Center

Jim Firman
National Council on Aging

John Weicher
Hudson Institute

Kaitlyn Snyder
National Housing Conference

Dr. Kamillah Wood
Stewards of Affordable Housing for the Future

Kimberly Elliot
Robert Wood Johnson Foundation

Matt Salo
National Association of Medicaid Directors

Michelle Norris
National Church Residences

Rodney Harrell
AARP

Ruth Ann Norton
Green and Healthy Homes Initiative

Sandra Wilkniss
National Governors Association

Stuart Butler
Brookings Institution

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From: Peter Gordon
Sent: 25 Oct 2017 17:43:40 +0000
To: Coressel, Jacie
Cc: Hennessy, Matthew L;Campbell, Cynthia F;Bass, Deana;Bourne, Christopher M;Annette Hennessey;Stephanie Powers;Mills, Allison F
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Attending the meeting with Vikki on our end will be:

- Stephanie Powers, Senior Director for Policy & Partnerships; and
- Peter Gordon, Associate Director of Government Relations.

Once finalized, can you please also let us know who will be attending the meeting with the Secretary? Thanks in advance for your help and thank you for helping set this up!

Best,

Peter

PS~ I will reach out to you separately if we have a parking request.

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 12:32 PM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>; Mills, Allison F <Allison.F.Mills@hud.gov>
Subject: RE: Meeting with Secretary Carson

Thank you so much, Peter!

We will also need a list of attendees for the meeting if anyone plans to join Vikki.

We are located at 451 7th St. SW. When you arrive, you will enter the South Lobby and check in with security, who will notify us of your arrival. From there, someone will escort you to the Secretary's office for the meeting.

Should you need parking, please let us know.

Thank you!

Jacie Coressel

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Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 |C: 202-709-1641| E: Jacie.coressel@hud.gov

From: Peter Gordon [mailto:peter.gordon@cof.org]
Sent: Wednesday, October 25, 2017 12:24 PM
To: Coressel, Jacie <Victoria.J.Coressel@hud.gov>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Annette Hennessey <Annette.Hennessey@cof.org>; Stephanie Powers <powes@cof.org>
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Thanks for getting back to us! Vikki is available at 10 a.m. on Nov. 14 for a meeting with Secretary Carson and we have added that to her calendar (I have included my colleague, Annette Hennessey, who handles Vikki's schedule on this email). Please let me know what else you need from us and we're looking forward to the meeting!

Best,

Peter

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 11:36 AM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Meeting with Secretary Carson

Hi Peter—

My name is Jacie Coressel and I am Secretary Carson's Director of Scheduling. Cindy and Matt (cc'd) reached out to me about setting up a meeting between Vikki Spruill and Secretary Carson. I'm happy to assist with this request. Would Vicki have availability on November 14th at 10 AM?

Please let me know if we can make this work.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 |C: (b)(6) | E: Jacie.coressel@hud.gov

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From: James Harbison
Sent: 21 Sep 2017 15:18:59 +0000
To: Bourne, Christopher M
Cc: Jean Merkle
Subject: Re: Presentation
Attachments: image001.jpg

Chris,

Apologies for delay. 2 pm eastern/1 pm central - yes. I have the Mayor and staff of a presentation at 2:30 pm central/3:30 eastern; a meeting we've been working to schedule for about a month. 2 pm central is really hard.

Thanks for this,
Jim
Sent from my iPad

On Sep 21, 2017, at 9:52 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:

Can you do it on Friday, 29 Sep at 2:00?

<image001.jpg>
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) (mobile)

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From: Jean Merkle
Sent: 15 Sep 2017 14:00:40 +0000
To: Bourne, Christopher M
Subject: RE: VTC

Yes

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Friday, September 15, 2017 7:01 AM
To: Jean Merkle
Subject: Re: VTC

Good morning, Jean,
May I call you a little later his morning? 9:30/10:00?
Chris



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

On Sep 13, 2017, at 15:12, Jean Merkle <jmerkle@Nashville-MDHA.org> wrote:

> Chris, Jim has forwarded me the below. Checking on your timeframe for setting this up on our end.
>
> Jean
>
> Jean Merkle
> Administrative Assistant to the Board of Commissioners
> and Executive Director – James E. Harbison
> Metropolitan Development & Housing Agency
> 701 South Sixth Street - Nashville TN 37206
> 615-252-8412 615-252-3677 (fax)
>
> ---
>
> **From:** James Harbison
> **Sent:** Wednesday, September 13, 2017 12:18 PM
> **To:** Jean Merkle; David Dellinger; Jim Thiltgen
> **Cc:** Christopher M Bourne
> **Subject:** Fwd: VTC

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Sent from my iPhone
Jim Harbison

Begin forwarded message:
Jean,
Reach out to Mr. Bourne and set up a teleconference or VTC as soon as possible, after 8am Friday. Move whatever needed, except for the Mayor, to make this work.

Buck and Jim T.,
We'll need you both, Recap, Community Development, Communications and Affordable Housing on this call.
Thanks,
Jim

From: "Bourne, Christopher M" <Christopher.M.Bourne@hud.gov>
Date: September 12, 2017 at 3:16:29 PM CDT
To: James Harbison <jharbison@Nashville-MDHA.org>
Subject: VTC

Jim,
When you get a chance, please send me contact info for your VTC tech and I'll have ours link up to test the circuit.
S/F,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

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From: James Harbison
Sent: 11 Sep 2017 12:19:25 +0000
To: Bourne, Christopher M
Cc: Sullivan, Brian E;Davis, Thomas R
Subject: Re: A meeting of the minds?

Chris,
How does your afternoon look today?
Thanks,
Jim

Sent from my iPad

On Sep 7, 2017, at 5:49 PM, Bourne, Christopher M
<Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:

Great idea. Monday morning is tight, but multiple options otherwise. Looking forward to seeing you, Jim.

[White BK Seal 2go.jpg]
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147<tel:(202)%20402-5147> (office)
(b)(6) (mobile)

On Sep 7, 2017, at 17:01, Sullivan, Brian E
<brian.e.sullivan@hud.gov<mailto:brian.e.sullivan@hud.gov>> wrote:

Jim, great to hear from you and yes, would love to connect when you're in town on Monday and Tuesday!

So as not to be directly involved in choreographing calendars, I'm adding Tom from our RAD office ...and Chris, whom you may know from your active duty days! Tom...Chris...Jim would love to meet if your stars align.

Brian Sullivan
HUD's Office of Public Affairs
202-402-7527
Twitter: @SullyatDC

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From: Bill Bright
Sent: 23 Oct 2017 21:03:00 +0000
Subject: FW: BGCA is hiring

Good Afternoon,

Sending this wide and far. BGCA is hiring! We have three Director, Gov't Relations positions open right now and we're looking for candidates.

Two of the open positions will have an education, health, nutrition and native youth policy focus. The third position will have a juvenile justice/community safety, military youth, workforce development and public housing focus. Prior experience in these areas is preferred but not required.

Please consider whether you know of anyone who may be interested and urge them to apply. Thanks, Bill

---

Subject: BGCA is hiring

We are hiring Director positions that will each cover their own portfolio of policy issues for the Boys & Girls Clubs of America. Please share with anyone you think might be interested.

The application can be accessed here:
Director, Government Relations

Thank you!

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From: Ken Spedden
Sent: 12 Oct 2017 19:39:09 -0400
To: TomZ
Cc: Bourne, Christopher
M;john@johngravespc.com;jkavanaugh@concordeis.com
Subject: Re: HUD App Development and Trial

Hi Tom! I am sorry for my delayed response as I have been finishing cyber security recommendations the past 10 days. The bulk of the technology needs for the basic platform interface are in place. Building an app for future connection to the primary crowdsourcing platform would be a Phase 2. An MOU should be released soon that might help expedite this approach from HUD. Please let me know if there is anything I can do for any of you related to this and I will be sure to keep you updated over the next 10 days on any new developments. My best, Ken

On Thu, Oct 5, 2017 at 10:18 AM, TomZ <tomz@trz.cc> wrote:

> Guys,
>
> I really enjoyed our interaction last week, but we all agreed that we needed to test our concept sooner rather than later. What is the next step? How can I help?
>
> Best Regards,
>
> Tom Zawistowski, CEO
> TRZ Communications Services, Inc.
> P.O. Box 6211
> Akron, OH 44312
> 1-800-846-4630 Ext 104
> 1-800-846-4632 Fax
> TomZ@TRZCOM.COM
> www.TRZCom.com
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Ken Spedden
Founder
Innovative Solutions Consortium
"Delivering solutions to protect our world."
www.isc-connect.org
703-304-8875
ken.spedden@isc-connect.org

INNOVATIVE SOLUTIONS
CONSORTIUM

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From: Emily M. Dickens, Esq.
Sent: 9 Nov 2017 14:52:48 -0500
To: Levell (Ctr), Leah V
Cc: Bourne, Christopher M;Government Affairs
Subject: Re: HUD HBCU Initiative

Leah,
Thanks so much for contacting me. Yes, we would definitely be interested in working with HUD. I have copied the members of our government relations team on this note. Would you like to schedule a call or in-person meeting soon?

Emily

Emily M. Dickens, Esq.
Senior Vice President, General Counsel and Chief Relationship Officer
Thurgood Marshall College Fund
202-507-4853 | tmcf.org

INVEST TODAY

On Thu, Nov 9, 2017 at 2:33 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

Good afternoon Emily,

I hope you are doing well and are recovered from LI and the Gala! I wanted to connect you with Christopher Bourne who is the Senior Policy Advisor here at HUD leading HUD's Annual Plan for the White House HBCU Initiative. I mentioned to Chris, when I was at the White House, TMCF had been instrumental in collaborating with the White House on the content of the executive order. It would be great to have similar collaboration with you all here at HUD as it is important to the Secretary that HUD can help increase the capacity of HBCUs.

Best,

Leah Le'Vell

Communications Director

Office of Chief Information Officer (OCIO)

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U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

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From: James Harbison
Sent: 27 Sep 2017 17:16:32 +0000
To: Bourne, Christopher M
Subject: RE: SRS Emergency dialysis letter - Help please

Thank you! Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Wednesday, September 27, 2017 12:16 PM
To: James Harbison
Subject: RE: SRS Emergency dialysis letter - Help please

Jim,
I'm just of the phone with Nelson Bregon, Associate Assistant Deputy Secretary of FPM. He will route this info to the right people in FEMA.
Thanks for elevating this,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: James Harbison [mailto:jharbison@Nashville-MDHA.org]
Sent: Wednesday, September 27, 2017 1:00 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: FW: SRS Emergency dialysis letter - Help please

Chris,

I'm taking the unusual step asking for help to get information in the right hands for disaster recovery in Puerto Rico. Media reports indicate that a secondary disaster effect of the hurricane in Puerto Rico is a dialysis crisis. I've attached a link below.

Dr. Jerry Tannenbaum is MDHA's private partner in our public private partnership (PPP) dialysis clinic. The pictures in the attached pdf brochure are from our PPP dialysis clinic in Preston Taylor Homes, one of MDHA Hope VI affordable housing sites.

Dr. Tannenbaum is a nephrologist, kidney physician and has been contacted indirectly to see if he can help with dialysis patients in Puerto Rico. He has a potential solution to emergent dialysis for disaster victims in Puerto Rico, but is unsure how to get the information on his capabilities to the correct government officials so that they are aware of the capability to address emergent dialysis in Puerto Rico.

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My HADR recollection is that FEMA leads for initial recovery with HUD having the task of long term recovery after FEMA has stabilized conditions and addresses immediate needs. If so, I'd appreciate any help possible to get Dr. Tannenbaum's information below to the correct agency/person so they can decide how best to use this capability. A link to the HHS website is below.

https://www.hhs.gov/about/news/2017/09/10/hhs-dod-rescue-dialysis-patients-us-virgin-islands-after-hurricane-irma.html

Looking forward to the VTC on Friday,
Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412

From: Jerome Tannenbaum [mailto:jst@sanderlingllc.com]
Sent: Wednesday, September 27, 2017 9:48 AM
To: James Harbison
Cc: Rajeev Prasad; Deborah Tannenbaum
Subject: FW: SRS Emergency dialysis letter

Jim, does HUD have any involvement in the hurricane disaster relief in Puerto Rico? We were indirectly contacted by someone who is working with the Army about the plight of the dialysis patients. Apparently many (or all) of the dialysis clinics were wiped out. Several patients have died from lack of treatment. The Army is looking for providers who can come in with immediate capacity for dialysis.

We have figured out a way to deliver the service, if the government can provide us with space either in the hospitals, or even large public areas with normal electrical power. We can use a totally self-contained machine that does not require water (we use bags of fluid).

We could actually do this for an amount that is less than the VA is paying nationally to Fresenius and DaVita for routine dialysis.

If HUD has a finger in this pie, maybe you can get us through to the decision makers. Time is of the essence. Every 24 hours of delay from receiving a scheduled treatment, places a dialysis patient at 40% higher risk of sudden death.

Jerome S. Tannenbaum, M.D., Ph.D. FACP
Chairman and Chief Executive Officer
Sanderling Renal Services-USA LLC
511 Union Street Suite 1800

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Nashville, Tennessee 37219
Direct Dial: 615-467-0140
www.srs-usa.com

From: Rajeev Prasad [(b)(6)]
Sent: Tuesday, September 26, 2017 12:20 AM
To: Jerome Tannenbaum; Deborah Tannenbaum; Marc O Griofa
Subject: SRS Emergency dialysis letter

All, I've attached a letter after Jerry did a detailed pro-forma of the costs associated with providing dialysis on the island. Marc, this is new to me, so I wasn't sure what all to include, so please review and let us know. We have created a detailed cost report, but again I'm not sure if that's relevant at this stage.

There are a lot of generalities in the letter since I don't know who we would work with or where or exactly when? Anything you can fill in would be good.

We would need immediate payment of at least a portion of the initial funds and we can get on the phones first thing AM and get equipment and mobilize staff.

Rp

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From: Dave Deuel
Sent: 16 Oct 2017 23:23:23 +0000
To: Bourne, Christopher M
Subject: One more important detail

Sorry, I left out the most important detail; I believe that the prison reform proposal that I am describing would plug in well with the Envision Center concept, reduce prison recidivism, and not cost a lot to implement.

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Dave Deuel
Sent: Monday, October 16, 2017 7:19 PM
To: Bourne, Christopher M
Subject: Re: Follow up points

Thanks Chris,

Warm greetings. i hope you are well and that you are catching up with that proverbial train.

Would you have time sometime to look at a one-page proposal for a mentoring program that I designed for people with disabilities and some forms of mental illness who are serving time in prison and planning to be released? Again, it would be a plug in with already established programs within the prison and probation systems.

I sent the proposal to Ben through Joel Freeman at Ben's request back when he was a presidential candidate. There was enthusiasm for the idea among the advisory council, but it took a back seat when Ben's plans changed about running for the presidency.

-food for thought. Thanks.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

AMERICAN OVERSIGHT

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Tuesday, October 10, 2017 8:27:30 AM
To: Dave Deuel
Subject: RE: Follow up points

Dave,
Thank you. It was good talking with you last week. I'll ensure your recommendations get factored into the Envision Center planning.
Thanks again,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
Sent: Friday, October 06, 2017 6:50 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Follow up points

Chris,

In addition to the things we talked about on the phone today that I sent you in the recap email, several more thoughts about the disability program in Envision Centers came to my mind:

- **Disability employment initiatives.** There is a strong push for programs leading to employment for people with disabilities. These usually have their own funding that might also support the employment mentoring of the Envision Centers.

- **Available program space.** Disability services also has an abundance of facilities in which the Envision Centers could conduct events or ongoing programs. In the case of people with severe disabilities, the Envision Centers could take some of their activities to the people in the centers. That would help with access issues.

- **Disability foster care.** Although teens with disabilities who are in foster care are not in group homes, connecting the programs of the Envision Center with them should not be a big undertaking. Most of them either go to school or go to the disability service centers on weekdays.

-food for thought.

Best,

AMERICAN OVERSIGHT

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

AMERICAN OVERSIGHT

From: Nonprofit Finance Fund
Sent: 7 Sep 2017 11:33:35 -0400
To: Bourne, Christopher M
Subject: Pay for Success Scorecard: Lessons from the Vanguard of the Outcomes Movement

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Nonprofit Finance Fund

Pay for Success

Dear friends,

We are pleased to share with you a new report, "***Pay for Success Scorecard: Lessons from the Vanguard of the Outcomes Movement***," which examines progress made toward the goals and aspirations of the **California Pay for Success Initiative**.

We launched the initiative in 2014 with The James Irvine Foundation to help nonprofit and government leaders structure PFS agreements, with the hope of catalyzing new approaches to paying for social



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services.

This report shares insights from 25 California PFS stakeholders representing government, service providers, philanthropy, and intermediaries, and offers perspective on how to rethink the way we plan, purchase, and fund social services to meet growing needs with limited resources. With the right investments and cross-sector support, we believe PFS and outcomes-based approaches more broadly have the potential to transform our social sector by aligning resources with better outcomes for our communities.

To learn more:

- **Read the full report**
- Visit the Pay for Success Learning Hub at **payforsuccess.org**
- Join the outcomes conversation at **investinresults.org**, and **tune in live** to our September 12 book launch event in DC!

- NFF's Pay for Success Team

Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

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AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 8 Sep 2017 14:56:21 +0000
To: Bourne, Christopher M
Cc: Star, Carol S
Subject: RE: New BPC project - Request for a Phone Call

Thanks, Carol!
Chris, nice to meet virtually.
Do you have any time next Thursday for a call?
Many thanks,
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Friday, September 08, 2017 10:30 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Star, Carol S <Carol.S.Star@hud.gov>
Subject: RE: New BPC project - Request for a Phone Call

Anand,
My contact info is below. Looking forward to connecting with you.
Cheers,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Star, Carol S
Sent: Friday, September 08, 2017 10:28 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: RE: New BPC project - Request for a Phone Call

Sure! Also, copying Chris Bourne. I mentioned to Chris your interest in providing recommendations to HHS and HUD on how the two agencies might collaborate both programmatically and fiscally, and he is looking forward to talking to you!
Carol

AMERICAN OVERSIGHT

Contact info by office:

Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R

Bastarache, Danielle L Danielle.L.Bastarache@hud.gov PIH
Blom, Dominique G Dominique.G.Blom@hud.gov PIH
Ashley, Peter J Peter.J.Ashley@hud.gov Healthy Homes/Lead
Ammon, Matthew E Matthew.E.Ammon@hud.gov Healthy Homes/Lead
Ashford, Ronald T Ronald.T.Ashford@hud.gov PIH
Johnson, Calvin C Calvin.C.Johnson@hud.gov PD&R
Tse, Yennie Y Yennie.Y.Tse@hud.gov or Campbell, Cynthia F Cynthia.F.Campbell@hud.gov IPI (public /private partnerships)
Suchar, Norman A Norman.A.Suchar@hud.gov CPD
Gaines, Ralph H Ralph.H.Gaines@hud.gov CPD
Iber, Robert G robert.g.iber@hud.gov Multifamily
Kudlowitz, Mark A Mark.A.Kudlowitz@hud.gov Multifamily
Anderson, Alicia alicia.anderson@hud.gov Multifamily

Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R (political leadership), may be able to point you to others
Eagles, David T David.Eagles@hud.gov COO
Bass, Deneane Deneane.Bass@hud.gov

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Friday, September 08, 2017 9:37 AM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Carol, this is great, thanks. Two add'l requests. Do you have emails for these individuals (or can you point to where we can quickly obtain their emails? Also, you mentioned Chris Bourne as a political but I didn't see his name? Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Thursday, September 07, 2017 5:43 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Anand,

I've added some names below in green. Political positions are, in many departments, still unfilled.

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From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Wednesday, September 06, 2017 4:54 PM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Carol, hope you're well.

We wanted to circle back on this project and obtain your guidance on who we should interview/speak with at HUD. We've had great conversations with HHS ASPE and are now up to date on the summer HHS-HUD meetings, the current HHS-led collaborations underway, and on the HHS contact side.

It seems from the HUD side we would like to schedule a limited set of interviews of current career staff. Do you mind reviewing this list to make sure we have the right offices and correct names?

Office of PD&R – (Carol Star, Todd Richardson, & Calvin Johnson, Yennie Tse)
Healthy Homes and Lead Hazards – (Peter Ashley & Matt Ammon)
Public and Indian Housing – (Ron Ashford) ; Dominique Blom (D/AS), Danielle Bastarache (D/AS) (Danielle is the Deputy Assistant Secretary over PIH's Office of Legislative and Policy Initiatives)
Community Planning and Development (Special Needs populations (e.g., HIV, special needs)) - ?? Norm Suchar and Ralph Gaines (CPD P-D/AS) there may be others, Norm would know.
Multifamily Housing – (Alicia Anderson) Bob Iber and Mark Kudlowitz

Finally, we would like to interview some political staff at HUD. Can you please recommend a few names of individuals we should contact?

David Eagles, COO; Deana Bass.. and of course the Secretary. The political leadership is stretched. It may be hard to get to them. I'll check around a bit more, and see if any others are suggested.

Thanks on both accounts.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Tuesday, August 15, 2017 3:58 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>; Richardson, Todd M <Todd.M.Richardson@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: New BPC project - Request for a Phone Call

Hi Anand,
That sounds great! Only small problem, I'm about to leave on vacation--in fact I've left the office just haven't battened down the hatches!, and Todd is on vacation too, but I think he is returning soon. I'm happy to talk tomorrrow morning before noon if that would work, if not then immediately after Labor

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Day. Now is a good time to be teeing up ideas for collaboration in my opinion, and I'm happy to share our current and recent research collaborations in this "space" with you, also recommend engaging Calvin Johnson D/AS for OREM in PDR, Chris Bourne, Special Advisor in PDR and Matt Amon and Peter Ashley in Healthy Homes (Calvin or Todd can put you in touch) and may have additional suggestions.

Carol

From: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Sent: Tuesday, August 15, 2017 1:31:27 PM
To: Richardson, Todd M; Star, Carol S
Cc: Jake Varn; Andy Winkler
Subject: New BPC project - Request for a Phone Call

Dear Todd & Carol,

Hope you are well. I'm sure these are interesting times at HUD. I wanted to let you know that we are launching a new project here at BPC focused on new opportunities for renewed and expanded collaborations between HHS and HUD in this new administration.

Specifically, BPC would like ***to provide recommendations to HHS and HUD on how they might collaborate both programmatically and fiscally***. The recommendations will be developed through meetings with current and former career staff and political appointees at both departments; meetings with staff of relevant congressional committees; outreach to stakeholders and stakeholder collaboratives; and input from a small Advisory Group. We hope to unveil the recommendations at a December public event in DC with leadership from the respective departments.

I wanted to reach out to see if we could find a time to talk on the phone with you and/or appropriate PD&R colleagues. It would be very helpful for us to more clearly understand past, current, and future proposed HUD-HHS partnerships based on your knowledge as well as obtain your recommendations of others we should speak with across HUD.

Thanks in advance for your consideration.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: James Harbison
Sent: 21 Sep 2017 15:39:52 +0000
To: Bourne, Christopher M;Jean Merkle
Cc: Mitchell, Sernorma L;LeSure, Tosha R
Subject: Re: Presentation

Chris,

Super. For my clarity, purpose/intent is for MDHA to give the presentation I gave you and be ready to answer questions?

Jean,
Please reach out to Sernorma or her POC for the HUD VTC capability at Metro Center to schedule their VTC conference room for this.

Need Jim T., Buck and Will there. Also include Dr. Tannenbaum on the HUD clearance list. I'll check on his availability.

Thanks!
Jim

Sent from my iPad

On Sep 21, 2017, at 10:21 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov<mailto:Christopher.M.Bourne@hud.gov>> wrote:

Forgot you're CST. Yes, 2:00 EST/1:00 CST.

[White BK Seal 2go.jpg]
Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147<tel:(202)%20402-5147> (office)
(b)(6) (mobile)

On Sep 21, 2017, at 11:19, James Harbison <jharbison@Nashville-MDHA.org<mailto:jharbison@Nashville-MDHA.org>> wrote:

Chris,

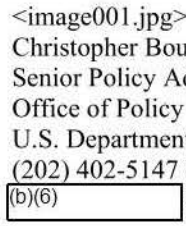
Apologies for delay. 2 pm eastern/1 pm central - yes. I have the Mayor and staff of a presentation at 2:30 pm central/3:30 eastern; a meeting we've been working to schedule for about a month. 2 pm central is really hard.

Thanks for this,
Jim
Sent from my iPad

On Sep 21, 2017, at 9:52 AM, Bourne, Christopher M <Christopher.M.Bourne@hud.gov><mailto:Christopher.M.Bourne@hud.gov><mailto:Christopher.M.Bourne@hud.gov>> wrote:

Can you do it on Friday, 29 Sep at 2:00?

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Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) (mobile)

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AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 3 Oct 2017 15:16:27 +0000
To: Bourne, Christopher M
Subject: RE: October 16th BPC Roundtable request

Great, thanks.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, October 03, 2017 11:11 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

I'm your guy

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Tuesday, October 03, 2017 10:17 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

Hi Chris, no rush… but just checking-in to see if you know who might represent HUD on the 16th.
Thanks.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, September 26, 2017 9:04 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

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Anand,
This sounds like a great opportunity, and with our team coming together and the Strategic Plan underway, the timing is perfect. I'll work this to ensure HUD is represented.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Monday, September 25, 2017 1:38 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to

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release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: James Harbison
Sent: 25 Sep 2017 16:36:52 +0000
To: Bourne, Christopher M
Subject: RE: Strategic/Reform Plan

Got it. Thanks, Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Thursday, September 21, 2017 2:54 PM
To: James Harbison
Subject: Strategic/Reform Plan

Jim,
Here's the link to the Strategic/Reform Plan web pages: https://forward.hud.gov/
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

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From: Nonprofit Finance Fund
Sent: 14 Jul 2017 21:04:20 -0400
To: Bourne, Christopher M
Subject: Response necessary to complete subscription



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email: nff@nffusa.org
web: http://nonprofitfinancefund.org

[redacted]

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Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

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AMERICAN OVERSIGHT

From: James Harbison
Sent: 18 Sep 2017 13:51:26 +0000
To: Bourne, Christopher M
Cc: Mitchell, Sernorma L;Jean Merkle
Subject: RE: Slides from Monday

Chris,

I've ccd HUD's local FPM senior rep, Sernorma Mitchell. Sernorma and I speak or meet at least weekly and she will be the person I'll request help from to coordinate a VTC at the HUD office.

Since I was out with (b)(6) last week, she and I have not yet had the chance to go over our discussion last week. On Sept 7th, she sponsored a regional HUD senior leaders conference where I gave them essentially the same presentation you and I went through.

Looking forward to our VTC,
Jim

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Monday, September 18, 2017 6:00 AM
To: James Harbison
Subject: Re: Slides from Monday

I'm so glad things worked out. I'll pass the presentation to folks today and get back to you with a couple of proposed time slots. Looks like you'll have to use the VTC at HUD Nashville, but I suspect you still have a contact or two there...
S/F

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

On Sep 15, 2017, at 18:30, James Harbison <jharbison@Nashville-MDHA.org> wrote:

> Chris,
>
> Thanks for your prayers and thoughts on my (b)(6).
>
> Slides from Monday attached as well as a brief description from our internal newsletter of a few of our other ongoing activities in support of resident opportunity.
>
> If I understand Dr. Carson's Envision Center concept from our conversation Monday, my sense is that our partnerships with Sanderling Healthcare, the Martha O'Bryan Center and

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others are close to meeting his intent. We are providing a large range of services in one location for job training, after school tutoring, adult and junior mentorship, internship, financial empowerment and counselling, high speed internet access, and many other opportunities.

The link to a recent media coverage of our public- private partnership Dialysis Center: http://www.srs-usa.com/video.html. Our principal partner in Sanderling is Dr. Jerome Tannenbaum MD PhD, a nephrologist here in Nashville. I'm certain he would welcome a conversation with Dr. Carson on how to expand the resident LPN Patient Care Technician, micro clinic dialysis and in home dialysis program we have here to other public housing agencies in public – private partnerships.

I've also attached some previous correspondence as background info. We hope that the Secretary/Dr. Carson may be able to visit MDHA and Nashville - fully understanding the complexity of coordinating senior leader schedules.

Thanks again for your prayers and Semper Fi,

Jim
J.E. Harbison
Executive Director
Metropolitan Development and Housing Agency
701 South 6th Street
Nashville, TN. 37206
Direct: 615-252-8412
Mobile: 615-319-6187

<HUD Policy Development and Research Sept 2017.pptx>

<MDHA News (to HUD Sept 17).docx>

<MDHA Invite to Carson for Dialysis Clinic Opening.pdf>

<MDHA Nashville Invitation to Dr. Carson Jan 2017.pdf>

<MDHA Invitation to Secretary Carson March 2017.pdf>

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AMERICAN OVERSIGHT

From: Terril Bates
Sent: 6 Jul 2017 12:35:35 -0400
To: Bourne, Christopher M
Subject: SHA

Mr. Bourne:

Thank you for taking time to visit with us. Please feel free to reach out to SHA if at anytime we can be of assistance.

--
Thank you,

Terril Bates | Chief Executive Officer
Phone & Fax 864.598-6010 |
Spartanburg Housing Authority | 2271 S Pine St | Spartanburg, SC 29302
tbates@shasc.org | www.shasc.org
SHAPE
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AMERICAN OVERSIGHT

From: Lal Benitah
Sent: 9 Nov 2017 17:34:02 -0500
To: Levell (Ctr), Leah V
Cc: Emily M. Dickens, Esq.;Government Affairs;Bourne, Christopher M
Subject: Re: HUD HBCU Initiative

Good afternoon Ms. Le'Vell,

Thank you for your e-mail. I would like to schedule a 30-minute phone call between you and our Government Relations Directors Sean Burns and Ray Anderson. Please see their availability for next week below:

Tuesday, November 14 - 11:00am to 3:00pm
Wednesday, November 15 - 11:00am to 3:00pm
Thursday, November 16 - 2:00pm to 3:00pm
Friday, November 17 - 3:00pm to 5:00pm

I am looking forward to hearing from you regarding your availability and wishing you a great long weekend.

Best regards,

Lal

On Thu, Nov 9, 2017 at 4:44 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

> Hello Emily and Government Relations team,
>
> At this stage of the process, we are in data collecting mode. I could do a call next week or meet in person. To give you all a small insight of what we need is to know the current state of HBCU's such as enrollment, strengths, weaknesses, ect. and how HUD can help. Please let me know which days/times work for you all.
>
> Best,
>
> Leah Le'Vell

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Communications Director

Office of Chief Information Officer (OCIO)

U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

From: Emily M. Dickens, Esq. [mailto:emily.dickens@tmcf.org]
Sent: Thursday, November 09, 2017 2:53 PM
To: Levell (Ctr), Leah V <Leah.V.Levell@hud.gov>
Cc: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>; Government Affairs <governmentrelations@tmcf.org>
Subject: Re: HUD HBCU Initiative

Leah,

Thanks so much for contacting me. Yes, we would definitely be interested in working with HUD. I have copied the members of our government relations team on this note. Would you like to schedule a call or in-person meeting soon?

Emily

Emily M. Dickens, Esq.

Senior Vice President, General Counsel and Chief Relationship Officer

Thurgood Marshall College Fund

202-507-4853 | **tmcf.org**



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On Thu, Nov 9, 2017 at 2:33 PM, Levell (Ctr), Leah V <Leah.V.Levell@hud.gov> wrote:

Good afternoon Emily,

I hope you are doing well and are recovered from LI and the Gala! I wanted to connect you with Christopher Bourne who is the Senior Policy Advisor here at HUD leading HUD's Annual Plan for the White House HBCU Initiative. I mentioned to Chris, when I was at the White House, TMCF had been instrumental in collaborating with the White House on the content of the executive order. It would be great to have similar collaboration with you all here at HUD as it is important to the Secretary that HUD can help increase the capacity of HBCUs.

Best,

Leah Le'Vell

Communications Director

Office of Chief Information Officer (OCIO)

U.S. Department of Housing & Urban Development

leah.v.levell@hud.gov

--

Lal Benitah
Executive Assistant
Thurgood Marshall College Fund
202-796-0134 | tmcf.org

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From: Nonprofit Finance Fund
Sent: 19 Sep 2017 13:45:27 -0400
To: Bourne, Christopher M
Subject: Join our next Healthy Outcomes Learning Network Webinar Oct 30

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Healthy Outcomes Learning Network

In partnership with the Kresge Foundation, Nonprofit Finance Fund (**NFF**) is pleased to announce our next virtual convening of the Healthy Outcomes Learning Network:

Readiness for Outcomes-Based Partnership
Monday, October 30, 2017
1:00-2:15 pm ET
Register here

More community-based organization (CBO) and healthcare partnerships are emerging, motivated by a desire to improve health outcomes, reduce costs, and improve quality of care. In this convening, we will discuss the capacities needed to do this work successfully --- including financial management and strategy, service delivery, and staffing and leadership --- and will explore tools and ideas to develop these capacities prior to partnership.

This convening will feature a review of the Healthy Outcomes CBO self-assessment tool, as well as a panel discussion with Angela Bovill, President and CEO of **Ascentria Care Alliance** (a member of **Lutheran Services of America**) to share her insights on what organizational readiness looked like before entering into partnership. The discussion will address key questions:

- What are the key capacities required for successful outcomes-oriented partnership?
- Which capacities are most crucial in preparation for partnership?
- How are these capacities developed and who supports these efforts?

We will also explore a partnership assessment tool created by NFF in

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collaboration with **Center for Health Care Strategies** and **Alliance for Strong Families and Communities** as part of the Partnership for Healthy Outcomes, supported by the **Robert Wood Johnson Foundation**. This tool focuses on measuring success against key benchmarks of well-established partnerships.

Register here!

About the Healthy Outcomes Initiative

The shift from volume-based to outcomes-based payments has presented both opportunities and challenges for stakeholders invested in building healthier communities. All stakeholders (health systems, community-based organizations, philanthropy, and government) must adapt and re-orient to achieve the promise of improved health outcomes. In particular, community-based organizations (CBOs) are at the heart of this effort, representing the frontline organizations with deep knowledge of communities and services impacting the social determinants of health. Increased partnership between CBOs and health stakeholders has the potential to expand preventative services, reduce costs, and improve health outcomes for communities. Key components of the Initiative include a cross-sector Learning Network, trainings and individual consulting for select networks or geographically-based cohorts of CBOs entering into outcomes-oriented health partnerships, readiness tools, and articles/blogs.

About Nonprofit Finance Fund

Nonprofit Finance Fund (NFF) unlocks the potential of mission-driven organizations through tailored investments, strategic advice, and accessible insights. Founded in 1980, NFF helps organizations connect money to mission effectively through established and innovative approaches to social sector finance. A leading community development financial institution with over $250 million in assets under management, NFF has provided $620 million in financing and access to additional capital in support of over $2.3 billion in projects for thousands of organizations nationwide. NFF is headquartered in New York City and serves clients from five offices across the country.

Visit investinresults.org to learn more about our work on outcomes.

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Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

SafeUnsubscribe™ Christopher.M.Bourne@hud.gov

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Sent by nff@nffusa.org

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From: Jean Merkle
Sent: 13 Sep 2017 19:12:12 +0000
To: Bourne, Christopher M
Subject: RE: VTC

Chris, Jim has forwarded me the below. Checking on your timeframe for setting this up on our end.

Jean

Jean Merkle
Administrative Assistant to the Board of Commissioners
and Executive Director – James E. Harbison
Metropolitan Development & Housing Agency
701 South Sixth Street - Nashville TN 37206
615-252-8412 615-252-3677 (fax)

From: James Harbison
Sent: Wednesday, September 13, 2017 12:18 PM
To: Jean Merkle; David Dellinger; Jim Thiltgen
Cc: Christopher M Bourne
Subject: Fwd: VTC

Sent from my iPhone
Jim Harbison

Begin forwarded message:
Jean,
Reach out to Mr. Bourne and set up a teleconference or VTC as soon as possible, after 8am Friday. Move whatever needed, except for the Mayor, to make this work.

Buck and Jim T.,
We'll need you both, Recap, Community Development, Communications and Affordable Housing on this call.
Thanks,
Jim

> **From:** "Bourne, Christopher M" <Christopher.M.Bourne@hud.gov>
> **Date:** September 12, 2017 at 3:16:29 PM CDT
> **To:** James Harbison <jharbison@Nashville-MDHA.org>
> **Subject: VTC**
>
> Jim,
> When you get a chance, please send me contact info for your VTC tech and I'll have ours link up to test the circuit.

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S/F,
Chris



Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

****
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From: Peter Gordon
Sent: 25 Oct 2017 16:23:36 +0000
To: Coressel, Jacie
Cc: Hennessy, Matthew L;Campbell, Cynthia F;Bass, Deana;Bourne, Christopher M;Annette Hennessey;Stephanie Powers
Subject: RE: Meeting with Secretary Carson

Hi Jacie,

Thanks for getting back to us! Vikki is available at 10 a.m. on Nov. 14 for a meeting with Secretary Carson and we have added that to her calendar (I have included my colleague, Annette Hennessey, who handles Vikki's schedule on this email). Please let me know what else you need from us and we're looking forward to the meeting!

Best,

Peter

From: Coressel, Jacie [mailto:Victoria.J.Coressel@hud.gov]
Sent: Wednesday, October 25, 2017 11:36 AM
To: Peter Gordon <peter.gordon@cof.org>
Cc: Hennessy, Matthew L <Matthew.L.Hennessy@hud.gov>; Campbell, Cynthia F <Cynthia.F.Campbell@hud.gov>; Bass, Deana <Deana.Bass@hud.gov>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: Meeting with Secretary Carson

Hi Peter—

My name is Jacie Coressel and I am Secretary Carson's Director of Scheduling. Cindy and Matt (cc'd) reached out to me about setting up a meeting between Vikki Spruill and Secretary Carson. I'm happy to assist with this request. Would Vicki have availability on November 14th at 10 AM?

Please let me know if we can make this work.

Thanks!

Jacie Coressel
Director of Scheduling | Office of the Secretary
U.S. Department of Housing and Urban Development, HQ, Suite 10218
T: (202)-402-3823 | C: (b)(6) | E: Jacie.coressel@hud.gov

AMERICAN OVERSIGHT

From: Anand Parekh, MD
Sent: 8 Sep 2017 15:18:35 +0000
To: Bourne, Christopher M
Subject: RE: New BPC project - Request for a Phone Call

Monday afternoon, 18th, would work. Feel free to let me know what time is best for you.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Friday, September 08, 2017 11:14 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Likewise, Anand. Unfortunately, I'm traveling Thursday and Friday. Can do Wednesday or the following Monday afternoon.

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Friday, September 08, 2017 10:56 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Star, Carol S <Carol.S.Star@hud.gov>
Subject: RE: New BPC project - Request for a Phone Call

Thanks, Carol!
Chris, nice to meet virtually.
Do you have any time next Thursday for a call?
Many thanks,
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Friday, September 08, 2017 10:30 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>

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Cc: Star, Carol S <Carol.S.Star@hud.gov>
Subject: RE: New BPC project - Request for a Phone Call

Anand,
My contact info is below. Looking forward to connecting with you.
Cheers,
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Star, Carol S
Sent: Friday, September 08, 2017 10:28 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>; Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Subject: RE: New BPC project - Request for a Phone Call

Sure! Also, copying Chris Bourne. I mentioned to Chris your interest in providing recommendations to HHS and HUD on how the two agencies might collaborate both programmatically and fiscally, and he is looking forward to talking to you!
Carol

Contact info by office:

Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R

Bastarache, Danielle L Danielle.L.Bastarache@hud.gov PIH
Blom, Dominique G Dominique.G.Blom@hud.gov PIH
Ashley, Peter J Peter.J.Ashley@hud.gov Healthy Homes/Lead
Ammon, Matthew E Matthew.E.Ammon@hud.gov Healthy Homes/Lead
Ashford, Ronald T Ronald.T.Ashford@hud.gov PIH
Johnson, Calvin C Calvin.C.Johnson@hud.gov PD&R
Tse, Yennie Y Yennie.Y.Tse@hud.gov or Campbell, Cynthia F Cynthia.F.Campbell@hud.gov IPI (public /private partnerships)
Suchar, Norman A Norman.A.Suchar@hud.gov CPD
Gaines, Ralph H Ralph.H.Gaines@hud.gov CPD
Iber, Robert G robert.g.iber@hud.gov Multifamily
Kudlowitz, Mark A Mark.A.Kudlowitz@hud.gov Multifamily
Anderson, Alicia alicia.anderson@hud.gov Multifamily

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Bourne, Christopher M Christopher.M.Bourne@hud.gov PD&R (political leadership), may be able to point you to others
Eagles, David T David.Eagles@hud.gov COO
Bass, Deneane Deneane.Bass@hud.gov

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Friday, September 08, 2017 9:37 AM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Carol, this is great, thanks. Two add'l requests. Do you have emails for these individuals (or can you point to where we can quickly obtain their emails? Also, you mentioned Chris Bourne as a political but I didn't see his name? Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Thursday, September 07, 2017 5:43 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Anand,

I've added some names below in green. Political positions are, in many departments, still unfilled.

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Wednesday, September 06, 2017 4:54 PM
To: Star, Carol S <Carol.S.Star@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: New BPC project - Request for a Phone Call

Hi Carol, hope you're well.

We wanted to circle back on this project and obtain your guidance on who we should interview/speak with at HUD. We've had great conversations with HHS ASPE and are now up to date on the summer HHS-HUD meetings, the current HHS-led collaborations underway, and on the HHS contact side.

It seems from the HUD side we would like to schedule a limited set of interviews of current career staff. Do you mind reviewing this list to make sure we have the right offices and correct names?

Office of PD&R – (Carol Star, Todd Richardson, & Calvin Johnson, Yennie Tse)
Healthy Homes and Lead Hazards – (Peter Ashley & Matt Ammon)

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Public and Indian Housing – (Ron Ashford) ; Dominique Blom (D/AS), Danielle Bastarache (D/AS) (Danielle is the Deputy Assistant Secretary over PIH's Office of Legislative and Policy Initiatives)
Community Planning and Development (Special Needs populations (e.g., HIV, special needs)) - ?? Norm Suchar and Ralph Gaines (CPD P-D/AS) there may be others, Norm would know.
Multifamily Housing – (Alicia Anderson) Bob Iber and Mark Kudlowitz

Finally, we would like to interview some political staff at HUD. Can you please recommend a few names of individuals we should contact?

David Eagles, COO; Deana Bass.. and of course the Secretary. The political leadership is stretched. It may be hard to get to them. I'll check around a bit more, and see if any others are suggested.

Thanks on both accounts.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Star, Carol S [mailto:Carol.S.Star@hud.gov]
Sent: Tuesday, August 15, 2017 3:58 PM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>; Richardson, Todd M <Todd.M.Richardson@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: Re: New BPC project - Request for a Phone Call

Hi Anand,
That sounds great! Only small problem, I'm about to leave on vacation--in fact I've left the office just haven't battened down the hatches!, and Todd is on vacation too, but I think he is returning soon. I'm happy to talk tomorrrow morning before noon if that would work, if not then immediately after Labor Day. Now is a good time to be teeing up ideas for collaboration in my opinion, and I'm happy to share our current and recent research collaborations in this "space" with you, also recommend engaging Calvin Johnson D/AS for OREM in PDR, Chris Bourne, Special Advisor in PDR and Matt Amon and Peter Ashley in Healthy Homes (Calvin or Todd can put you in touch) and may have additional suggestions.

Carol

From: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Sent: Tuesday, August 15, 2017 1:31:27 PM
To: Richardson, Todd M; Star, Carol S
Cc: Jake Varn; Andy Winkler
Subject: New BPC project - Request for a Phone Call

Dear Todd & Carol,

Hope you are well. I'm sure these are interesting times at HUD. I wanted to let you know that we are launching a new project here at BPC focused on new opportunities for renewed and expanded collaborations between HHS and HUD in this new administration.

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Specifically, BPC would like ***to provide recommendations to HHS and HUD on how they might collaborate both programmatically and fiscally***. The recommendations will be developed through meetings with current and former career staff and political appointees at both departments; meetings with staff of relevant congressional committees; outreach to stakeholders and stakeholder collaboratives; and input from a small Advisory Group. We hope to unveil the recommendations at a December public event in DC with leadership from the respective departments.

I wanted to reach out to see if we could find a time to talk on the phone with you and/or appropriate PD&R colleagues. It would be very helpful for us to more clearly understand past, current, and future proposed HUD-HHS partnerships based on your knowledge as well as obtain your recommendations of others we should speak with across HUD.

Thanks in advance for your consideration.
Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

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From: Anand Parekh, MD
Sent: 3 Oct 2017 14:17:03 +0000
To: Bourne, Christopher M
Cc: Jake Varn;Andy Winkler
Subject: RE: October 16th BPC Roundtable request

Hi Chris, no rush… but just checking-in to see if you know who might represent HUD on the 16th. Thanks.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, September 26, 2017 9:04 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

Anand,
This sounds like a great opportunity, and with our team coming together and the Strategic Plan underway, the timing is perfect. I'll work this to ensure HUD is represented.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Monday, September 25, 2017 1:38 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a

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few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

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From: Google Calendar on behalf of tbates@shasc.org
Sent: 6 Jul 2017 16:47:14 +0000
To: tbates@shasc.org;Bourne, Christopher M
Subject: Invitation: Northside Advisory Committee Meeting @ Wed Jul 19, 2017 8:30am - 9:30am (EDT) (christopher.m.bourne@hud.gov)
Attachments: invite.ics

more details »

Northside Advisory Committee Meeting

When	Wed Jul 19, 2017 8:30am – 9:30am Eastern Time
Where	Cleveland Park, 141 N Cleveland Park Dr, Spartanburg, SC 29303, USA (map)
Video call	https://plus.google.com/hangouts/_/shasc.org/jholcomb
Calendar	christopher.m.bourne@hud.gov
Who	• Jessica Holcomb - organizer • tbates@shasc.org • christopher.m.bourne@hud.gov

Going? **Yes** - **Maybe** - **No** more options »

Invitation from Google Calendar

You are receiving this courtesy email at the account christopher.m.bourne@hud.gov because you are an attendee of this event.

To stop receiving future updates for this event, decline this event. Alternatively you can sign up for a Google account at https://www.google.com/calendar/ and control your notification settings for your entire calendar.

Forwarding this invitation could allow any recipient to modify your RSVP response. Learn More.

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From: Dave Deuel
Sent: 28 Oct 2017 00:22:11 +0000
To: Bourne, Christopher M
Subject: Appreciation

Chris,

Great call tonight, maybe not as much for you as for our group members who needed to get some things out on the table.

Appreciatively,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

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From: James Harbison
Sent: 21 Sep 2017 16:21:55 +0000
To: Sullivan, Brian E
Cc: Bourne, Christopher M
Subject: Re: Marine story I thought you two would like

Brian,
Thanks.
Jim

Sent from my iPad

On Sep 21, 2017, at 11:18 AM, Sullivan, Brian E <brian.e.sullivan@hud.gov<mailto:brian.e.sullivan@hud.gov>> wrote:

https://www.washingtonpost.com/news/checkpoint/wp/2017/09/21/for-the-first-time-the-marine-corps-expects-to-have-a-female-infantry-officer-among-its-ranks/

Get Outlook for iOS<https://aka.ms/o0ukef>

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From: Nonprofit Finance Fund
Sent: 24 Oct 2017 13:10:53 -0400
To: Bourne, Christopher M
Subject: Health News from NFF

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Nonprofit Finance Fund.

Important Steps Toward Healthier Outcomes



With the country's increasing focus on healthcare quality and cost comes an increasing recognition of the role that social determinants of health--- such as housing, food security, education, employment--- play in the well-being of US

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people and communities.

NFF is a proud pioneer in a movement to help stakeholders collaborate toward better health outcomes by addressing both medical and social needs. Today, we're happy to share some new tools and other news from our work at the intersection of health and human services.

New Tools

Many community-based organizations (CBOs) and healthcare organizations are exploring and embarking on partnerships to achieve better health outcomes. Two new tools, available free of charge, can help guide these complex and innovative partnerships. These resources have been developed as part of NFF's Healthy Outcomes Initiative (supported by The Kresge Foundation) and the Partnership for Healthy Outcomes (comprising NFF, the Center for Health Care Strategies, and the Alliance for Strong Families and Communities, with support from the Robert Wood Johnson Foundation).

- For CBOs *considering* partnering with healthcare organizations: the Nonprofit Readiness for Health Partnership tool helps identify capacity or investment needs so they can be well positioned to explore partnership opportunities.
- For CBOs and healthcare organizations *already engaged* in partnerships, the Partnership Assessment Tool for Health outlines the characteristics of effective collaborations and provides guiding questions to help assess areas for further development.

Register here for a free Oct. 30 webcast (1-2:15 pm ET) featuring a demonstration of both tools. This Healthy Outcomes Initiative Learning Network convening also features a conversation with Angela Bovill and Tim Johnstone of Ascentria Care Alliance, and Jeremy Moore of Spectrum Health about organizational readiness for health-outcomes partnering.

For further insights, read the Partnership for Healthy Outcomes' recent report capturing lessons from more than 200 collaborations across the US, case studies of select partnerships, and a guide to help state Medicaid officials encourage partnerships.

Financing Update

Community-based organizations that address the social determinants of health often lack access to much-needed capital. NFF meets this need with flexible financing. For example, recent NFF loans, lines of credit, and New Markets Tax

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Credits have helped organizations expand job training programs, upgrade health-center facilities, and build supportive housing. Click here to read more about recent NFF financing support.

More about Health Outcomes

NFF and the Federal Reserve Bank of San Francisco are driving a national dialogue around outcomes in health and across the social sector (visit investinresults.org). Check out these recent commentaries authored by NFF clients about innovative partnerships in food as medicine (by God's Love We Deliver) and about the critical importance of an outcomes orientation in combating the nation's opioid crisis (by the Greater Portland Addiction Collaborative.)

Connect with NFF at

- Community Health Care Association of New York, Oct. 23-25 (Brenda Loya is on a panel)
- Putting Care at the Center 2017, Nov. 15-17 (Jessica LaBarbera will present a poster)
- Illinois Public Health Institute: Midwest Forum on Hospitals, Health Systems and Population Health, Nov. 29-Dec. 1 (Nima Krodel is on a panel)
- Population Health Summit IV: Working Across Sector to Address Social Determinants of Health, Dec. 12 (Elise Miller and Trishna Nath will present a poster)

Please contact us at health@nff.org to discuss ideas or opportunities to keep moving toward healthier outcomes.

AMERICAN OVERSIGHT

Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

SafeUnsubscribe™ Christopher.M.Bourne@hud.gov

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Sent by nff@nffusa.org

AMERICAN OVERSIGHT

From: Dave Deuel
Sent: 17 Oct 2017 14:32:26 +0000
To: Bourne, Christopher M
Subject: Re: One more important detail
Attachments: Prison Rehabilitation proposal.ddeuel.docx, Prison Rehabilitation proposal.ddeuel.pdf

Hello Chris,

I am attaching the original proposal that I submitted to Ben (12.13.16) through Joel Freeman in msword for mac and pdf.

Thank you.

Best,

Dave Deuel, PhD
Senior Research Fellow - Special Projects
Christian Institute on Disability
Joni and Friends International Disability Center
Office: (518) 883-8553
www.joniandfriends.org

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others" (2 Timothy 2:2, NIV).

From: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Sent: Tuesday, October 17, 2017 9:04:01 AM
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Subject: RE: One more important detail

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Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

AMERICAN OVERSIGHT

From: Dave Deuel [mailto:ddeuel@joniandfriends.org]
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To: Office of the Secretary of Housing and Urban Development, Dr. Benjamin Solomon Carson
From: David C. Deuel PhD, Senior Research Fellow, the Christian Institute on Disability, Academic Dean Emeritus, the Master's Academy International, and Disability Catalyst for the Lausanne Network
Date: December 13, 2016
Re: Prison rehabilitation for real and lasting change

Rehabilitation's primary goal is to help inmates change destructive life patterns. Recidivism should be the target of rehabilitation, which when it fails, fails all of society including the inmate, their family, and their community. Several systemic factors may improve rehabilitation:

• **Changed lives require changed hearts.** We desire to see every prison inmate have a relationship with Jesus Christ. This does not mean that Christians always make perfect citizens or that non-Christians never do good things. It does underscore the spiritual resources crucial to change a human heart and consequently to reform behavior. Until a changed heart is possible for every inmate, we must make every effort to help all released prisoners restructure their lives in fulfilling ways that reinforce stability, and personal satisfaction and peace. But we face some significant hurdles such as mental health.

• **Cognitive disabilities and mental illness challenge rehabilitation programs.** For example, the percentage of inmates struggling with these disorders is shockingly high--45% in federal prisons, 56% in state prisons, and 64% in local jails. Any rehabilitation program aspiring to reform inmates must factor these additional challenges into the academic plan. But there are workable solutions.

• **Recent academic research focusing on a fulfilling vocation will help.** For example, Dr. Tony Wagner, expert in residence at the Harvard innovation lab, argues in his outstanding book, *Creating Innovators*, that people find their greatest satisfaction in employment through the sequence of play, which develops into passion then matures into purpose. This three-part process offers proven results for training inmates to find their work, love it, and stay with it in the face of the pressures and temptations of a crime culture.

Training emphases that could improve rehabilitation factoring in the above three concerns include:

• **Individual** - An academic plan should be designed for each inmate focusing on the very issues with which they struggles. This may include disabilities or forms of mental illness. Regardless, a plan should be individual and shared by all involved in the inmate's life so that the services are consistently complementary and flow in the right direction.

• **Incentivized** - From the start, the training should work toward a specific set of goals. One of the leading curriculum design programs (*Understanding by Design*, Wiggins and McTighue, 1998) underscores the need to build a program backwards so that every step in the program leads to the training goals, which in the case of inmates should be vocational in nature mixed with life skills and character development.

• **Interest-driven** - Augustine the Church Father that we so often quote for his doctrine of original sin was a brilliant educator. He said, "Free curiosity has greater power to stimulate learning than coercion." (Augustine of Hippo, *Confessions* 1xiv.23). Most inmates have suffered greatly throughout their lives. Any training program using forms of coercion or punishment will be counterproductive. But stimulate the interest of an inmate and they have the potential to become committed learners. That said, they must learn how to learn and there are fine materials that will assist a compassionate teacher and a responsive inmate.

Rehabilitation, although challenging, can increase success rates and prevent recidivism. Prioritizing the above stated concerns and training best practices can bring much-needed improvement to a failing system. In all endeavors, programs must demonstrate compassion toward inmates, their families, and their communities.

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Dave Deuel
Academic Dean Emeritus, the Master's Academy International and
Senior Research Fellow, the Christian Institute on Disability

AMERICAN OVERSIGHT

From: Bruno Ricciuti
Sent: 12 Oct 2017 19:37:14 +0000
To: Bourne, Christopher M;Polsinelli, Michael L
Cc: Ann Leen
Subject: SER Tour

Chris and Mike,

Thank you so much again for visiting with us today. We look forward to future meetings and the opportunity to have you walk through the Samaritan Center, our 500k sf healthy village "one stop" facility which includes over 70 tenants/partners offering a health and wellness function, child care, senior living, free dentistry, barber shop, free clothing, etc.

Please do not hesitate to call or email me anytime.

Regards,

Bruno Ricciuti
VP CFO
SER Metro-Detroit
9301 Michigan Ave
Detroit, MI 48210
Cel. (b)(6)
Tel. (313) 846-2240, Ext. 4236
Fax (313) 846-2247

The information set forth in and attached to this transmittal is confidential, privileged and protected by law from disclosure. It is intended for and should only be used by the individual or entity to which it is addressed. If you are not the intended recipient or an authorized agent or employee of the intended recipient able to deliver it to such person, you are notified that any disclosure, copying, distribution or use of the attached information is strictly prohibited. If you have received this transmission in error, please contact the person identified above immediately (e-mail bricciuti@sermetro.org) and destroy this transmission. This communication is for discussion purposes only, and it does not create a contract or legally binding agreement. The Uniform Electronic Transactions Act, Act 305 of the Michigan Public Acts of 2000 does not apply to this communication. Contract formation in this matter shall occur only with manually affixed, original signatures on original paper document.

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From: Ann Leen
Sent: 13 Oct 2017 20:42:05 +0000
To: Bourne, Christopher M;Polsinelli, Michael L
Cc: Manuela Zarate;Eva G. Dewaelsche
Subject: Thank You
Attachments: YouthBuild SER 2.jpg, YouthBuild SER.jpg

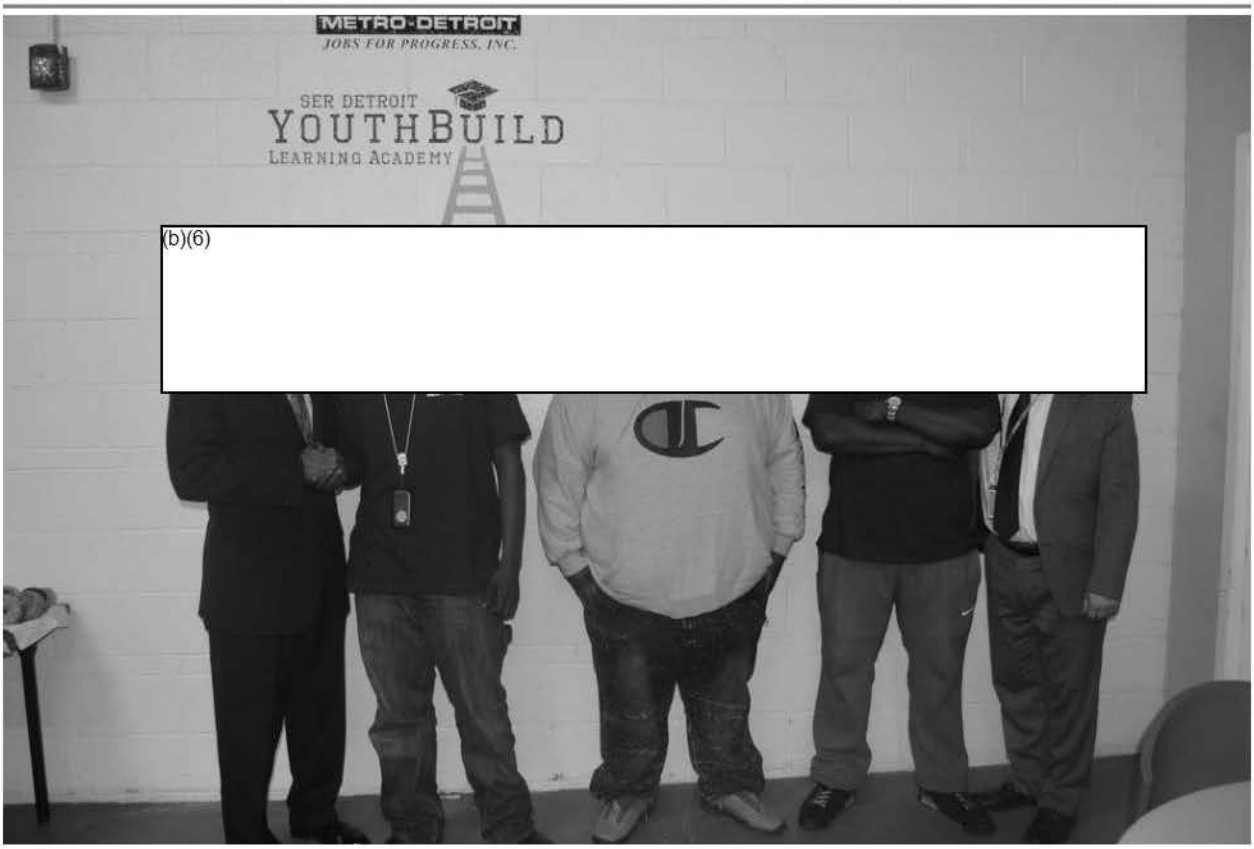
Chris and Mike,
Thank you so much for visiting us yesterday, you left quite the impression on our team and students. We were honored by your visit and please know that our doors are always open to you. I will look forward to staying connected.

Yours in Service,
Ann

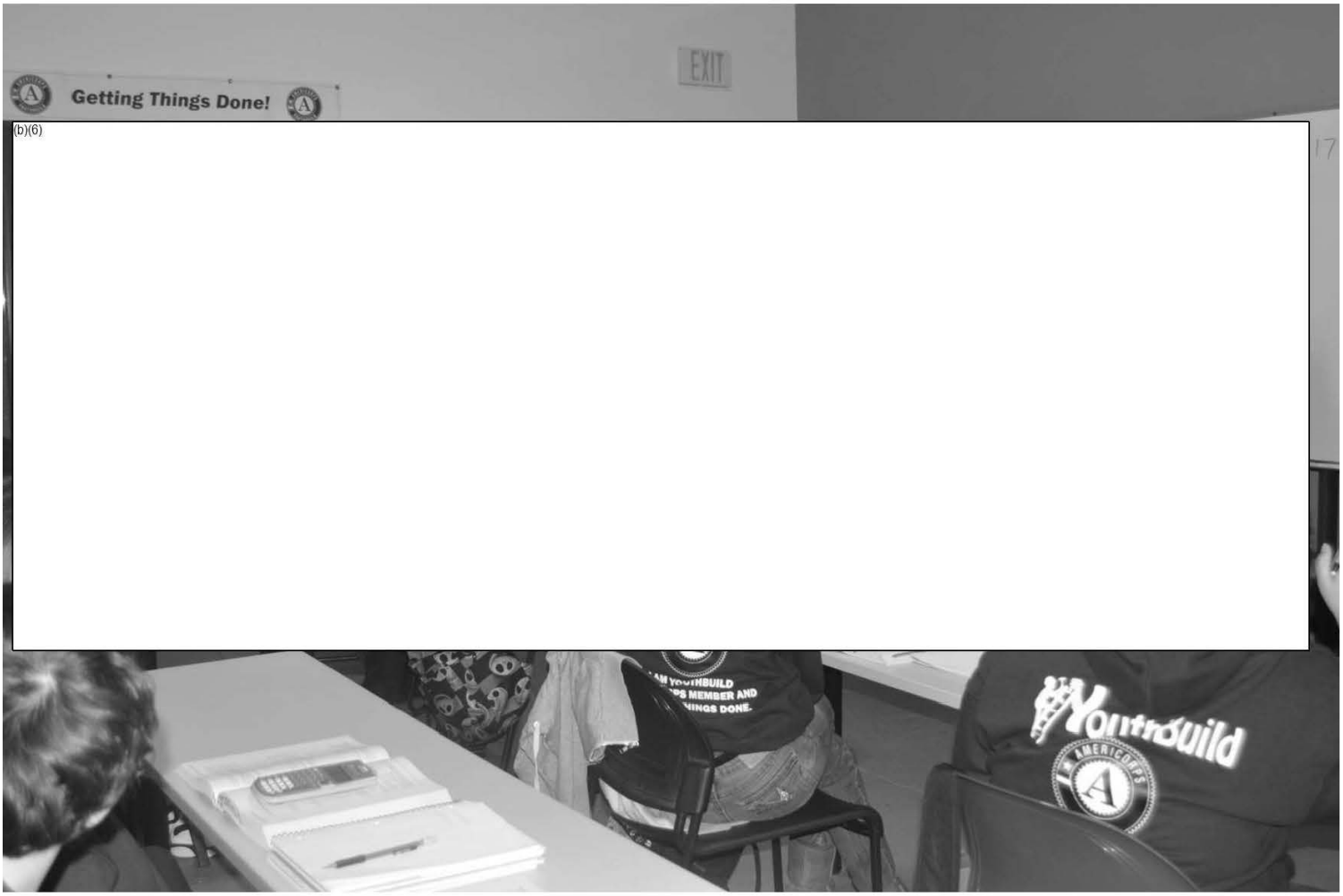
Ann Marie Leen, MCD
Assistant Vice President -Youth Services
SER Metro-Detroit
9215 Michigan Avenue
Detroit, MI 48210
Tel. (313) 945-5200 ext. 4270
Cell. (b)(6)

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From: Anand Parekh, MD
Sent: 3 Oct 2017 17:47:35 +0000
To: Bourne, Christopher M
Subject: RE: October 16th BPC Roundtable request

BTW – do you know when HUD's draft strategic plan will come out?

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, October 03, 2017 11:11 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

I'm your guy

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Tuesday, October 03, 2017 10:17 AM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

Hi Chris, no rush… but just checking-in to see if you know who might represent HUD on the 16th.
Thanks.

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

From: Bourne, Christopher M [mailto:Christopher.M.Bourne@hud.gov]
Sent: Tuesday, September 26, 2017 9:04 AM
To: Anand Parekh, MD <aparekh@bipartisanpolicy.org>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: RE: October 16th BPC Roundtable request

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Anand,
This sounds like a great opportunity, and with our team coming together and the Strategic Plan underway, the timing is perfect. I'll work this to ensure HUD is represented.
Chris

Christopher Bourne
Senior Policy Advisor
Office of Policy Development and Research
U.S. Department of Housing and Urban Development
(202) 402-5147 (office)
(b)(6) *(mobile)*

From: Anand Parekh, MD [mailto:aparekh@bipartisanpolicy.org]
Sent: Monday, September 25, 2017 1:38 PM
To: Bourne, Christopher M <Christopher.M.Bourne@hud.gov>
Cc: Jake Varn <JVarn@bipartisanpolicy.org>; Andy Winkler <awinkler@bipartisanpolicy.org>
Subject: October 16th BPC Roundtable request

Chris, hope you're well. Thanks for taking the time to chat with us a couple weeks ago. I wanted to let you know that we are hosting an external organization/stakeholder roundtable meeting on October 16th (see below) and thought it would be nice if there was some representation from the Secretary's office at HHS and HUD to provide opening comments on their respective Secretaries' priorities. The representative wouldn't have to stay for the whole meeting, just the first 15-30 minutes (1pm-130pm). Basically, we're hoping for a political appointee from HUD to help us open the meeting and provide a few remarks from Secretary Carson's perspective. Thanks for your consideration on who might represent HUD. Anand

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

I hope you are well.

I would like to invite you to join us on Monday, October 16, 2017 from 1 p.m. – 3 p.m. for a discussion focused on opportunities for enhanced HHS & HUD collaboration in this new administration. The private roundtable will be held at the Bipartisan Policy Center, located at 1225 Eye Street NW in Washington, D.C.

Based upon past collaborative efforts between HHS and HUD and the new priorities of departmental leaders, we will brainstorm opportunities for new, renewed, or expanded work between the departments. Your insights will help inform a white paper we aim to

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release in December, which will identify potential HUD-HHS partnerships in this new administration.

The event will be invitation-only and closed to press. We plan to distribute additional materials and information ahead of the roundtable. We hope you can join this important conversation. Please contact Jake Varn at jvarn@bipartisanpolicy.org to RSVP or if you have any questions.

Sincerely,

Anand Parekh, MD
Chief Medical Advisor | Bipartisan Policy Center
(202) 218-6782 | bipartisanpolicy.org

AMERICAN OVERSIGHT

From: Dave Deuel
Sent: 17 Oct 2017 17:39:00 +0000
To: Bourne, Christopher M
Subject: Re: One more important detail

Chris, to go along with that proposal, below you will find a link to a video which describes a highly successful program for inmates to refurbish used wheelchairs that reaches all over the world. It is only two minutes long and captures the program's value and an inmate's excitement who discovers his own compassion for others. This project could be an effective part of mentoring inmates.

https://vimeopro.com/user22860448/wheels-for-the-world-restoration/video/228895517

Appreciatively,

Dave Deuel, PhD
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AMERICAN OVERSIGHT

From: Nonprofit Finance Fund
Sent: 13 Nov 2017 12:01:23 -0500
To: Bourne, Christopher M
Subject: PFS Hub Highlights

View this email in your browser

Nonprofit Finance Fund

Dear Friends,

Welcome to Nonprofit Finance Fund's fall Hub Highlights with the latest resources, commentary, and news from across the field --- all accessible on our **Pay for Success Hub**.

Spotlight: Projects

The Hub now has a page that includes many projects, from those in the early stages to those that have already launched. There has been a flurry of activity since Nonprofit Finance Fund (NFF) released the First Generation report 17 months ago, particularly in the last few months. Here's what's generating the most interest right now:

- NFF has re-released the **project data tables** to include the 20 projects now delivering services. Here you can check out detailed information on all launched projects, including evidence and program design, evaluation specifics, and detailed repayment terms.
- Each project --- like the recently launched **Ventura County Project to Support Reentry** and **Los Angeles County "Just-in-Reach" Project** --- features its own page that includes publications written about the endeavor as well as all project partners.
- On the Hub blog, NFF shares our take on the **project life cycle** and how it is represented on the Hub. In addition, we hope to generate a discussion around what constitutes a launched project.
- The **Activity Map** and the **Projects** page on the Hub now allow users to filter by issue area, intervention, or current phase. For phase, projects are broken down into In Development, In Progress, or Finished, while those that went in a different direction are designated as Other. Check out resources that fall under these categories, including Green & Healthy Homes Initiative's **projects in**

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development, the recently launched **Massachusetts Pathways to Economic Advancement Project**, and learnings from the Hillside Children's Center project that **never got to launch**.

- Also under Resources, get an in-depth look at the**importance of integrated data systems and data sharing** in regards to the Cuyahoga County Partnering for Family Success Program that launched in 2014.

Learn with Us

Do you have news or resources you would like to share with other stakeholders? **Submit them to the Hub**. We rely on contributions from the field and welcome diverse perspectives.

Looking for outcomes-based efforts beyond PFS? Join the movement to **Invest in Results**!

We hope you will join us on the Hub.

- NFF's Pay for Success Team (@NFFSocialImpact)

About NFF®

NFF serves mission-driven organizations with **tailored investments**, **strategic advice** and **accessible insights**. As a Community Development Financial Institution (CDFI) intermediary and trusted advisor in the social sector, NFF has partnered with a wide range of public and private providers of capital to develop and implement innovative and effective ways to increase the flow of capital to a chronically undercapitalized social sector. Founded in 1980, NFF helps organizations connect money to mission effectively. **Click for more information on NFF offerings**.

Nonprofit Finance Fund, 5 Hanover Square, 9th Floor, New York, NY 10004

SafeUnsubscribe™ Christopher.M.Bourne@hud.gov

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Sent by nff@nffusa.org

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From: Carmeisha White
Sent: 23 Jul 2017 20:49:26 -0400
To:
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Subject: NDG - ELC/ Franklin School Presentation
Attachments: ELC Update NDG Board June 2017.pptx

Hello All:

I have attached the requested Early Learning Center/ Franklin School presentation that was shared at the Advisory Committee Meeting.

Please let us know if you have any questions. Thanks so much!

Have a great week!

Best,

Carmeisha White

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Carmeisha White
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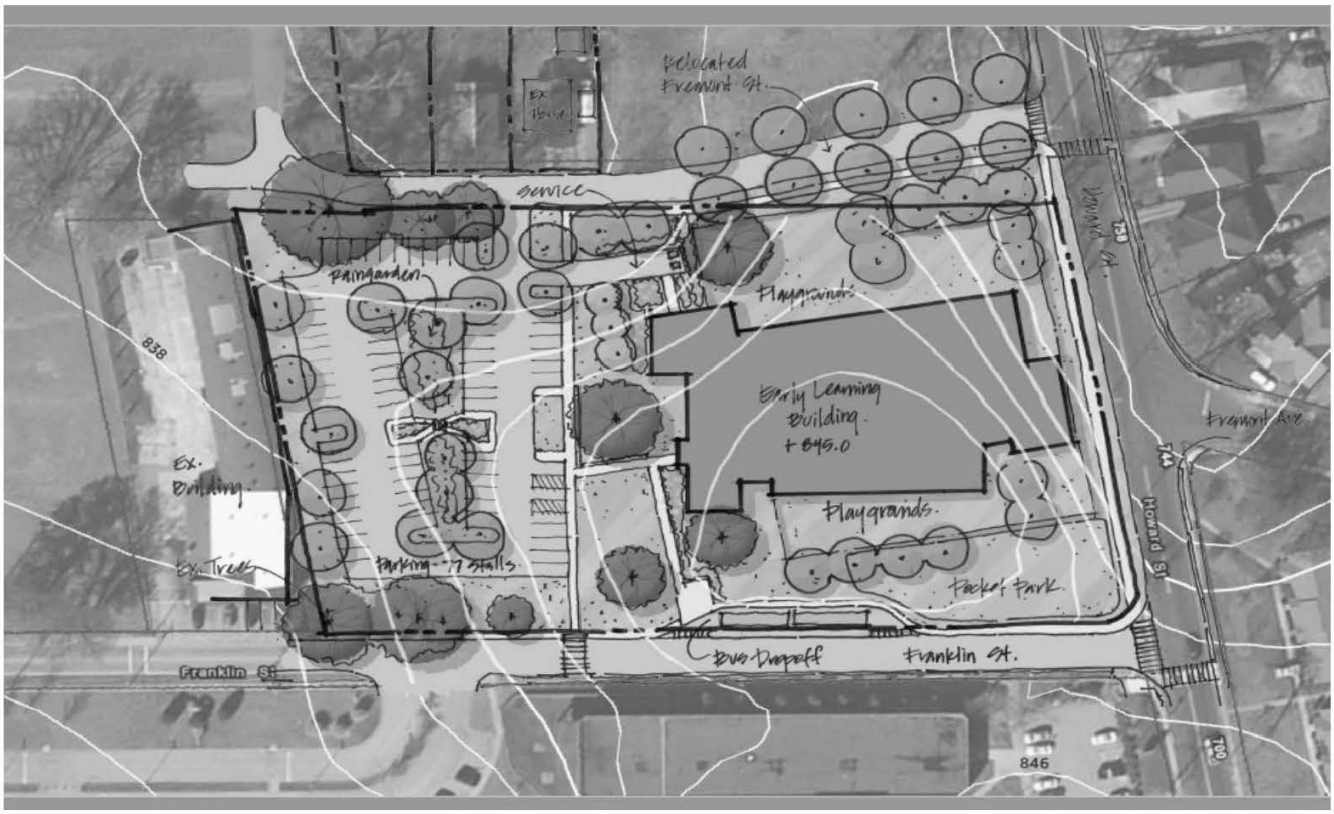






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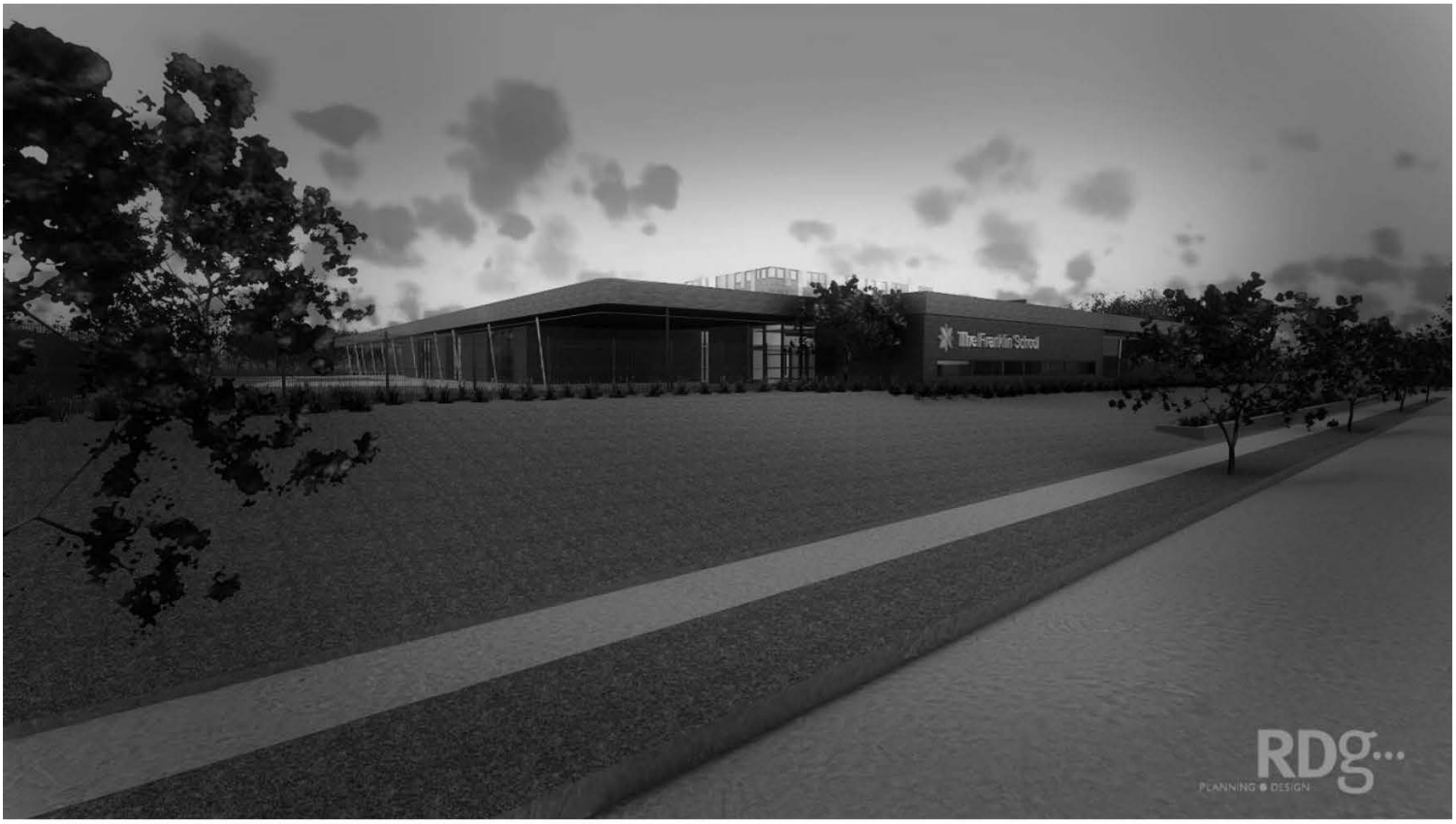
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